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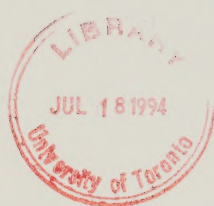
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# Profile of Canada's Seniors

C F O C U S O N  
C A N A D A



Shelve with 1991 Census.



**Focus on Canada**

## **Profile of Canada's Seniors**

**By: J.A. Norland**

**Catalogue No. 96-312E**

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## Preface

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**Focus on Canada** is a series of publications portraying the people of Canada. The portrait is drawn through the analysis of the data collected by the 1991 Census of Population and Housing. Each publication examines a specific issue and provides a demographic, social, cultural and economic perspective.

The authors of this series have taken special care to make their analysis informative and easy to read. They make use of descriptive graphs and data tables to more clearly illustrate the information. Often the results are compared to previous censuses, showing how Canada and Canadians have changed over time.

The publications were prepared by analysts at Statistics Canada, and reviewed by peers from within the Agency as well as experts from external organizations. I would like to extend my thanks to all the contributors for their role in producing this useful and interesting publication.

I would like to express my appreciation to the millions of Canadians who completed their questionnaires on June 4, 1991. Statistics Canada is very pleased to be able to now provide this summary of the results. I hope you enjoy reading this study – and the others in this series.

Ivan P. Fellegi  
Chief Statistician of Canada

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## Highlights

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- The 1991 Census enumerated more seniors than ever before: 3.2 million, or 11.6% of Canada's population. By 2031, the proportion of seniors is expected to exceed 20% (more than 8 million).
- In 1991, some 60% of all seniors (1.9 million) were between the ages of 65 and 74, 31% (1.0 million) were between 75 and 84, and 9% (283,000) were 85 or older. The projection for the year 2011 shows that 14% of Canada's seniors will be 85+.
- In 1991, women represented 58% of Canada's elderly population, and men, 42%. This translates to a sex ratio of 723 men per 1,000 women.
- Most seniors were either married (57%) or widowed (33%); the proportions of seniors who were single (7%) or divorced (3%) were low.
- The proportion of widows among female seniors was very high. For ages 65+ as a whole, almost one woman out of two was a widow; for ages 85+, the proportion was close to four out of five.
- Only a small proportion of seniors was institutionalized. About 66,000 male seniors (5%) and 160,000 female seniors (9%) were residents of collective households, mainly of special-care homes and other hospitals and related institutions.
- The average income for men 65 and over was \$24,500, 19% below the average of \$30,200 for all men aged 15 and over living in private households. For women aged 65 and over, the average income was \$15,300, 13% below the average of \$17,600 for all women 15 years and over living in private households.
- Government retirement income was the major source of income for seniors, accounting for over 40% of their total income, followed by investment income at 23%.
- Senior household (i.e., households with at least one senior) spent 21 cents of every dollar on shelter costs, 17 cents on personal taxes, 14 cents on food, 11 cents on gifts/contributions and 10 cents on transportation.

- Over half of all senior households (56%) owned their dwellings mortgage-free, compared with less than a quarter (23%) of non-senior households.
- The leading cause of hospitalization among all seniors was diseases of the circulatory system, accounting for 28% of the days spent in hospital by elderly men and for 27% of days spent by elderly women.



## Introduction

---

The growing number of Canada's seniors affects the decisions taken by governments, businesses and individuals. Governments at all levels have to provide services and support to a growing population of seniors, at a time when funds are becoming increasingly scarce. Businesses realize that a large and increasing population of seniors presents new opportunities. Individual Canadians planning for retirement wonder if in the future, relatively small cohorts of employed Canadians will be able to support the country's social and medical programs.

The implications of the "ageing" of Canada's population have been debated for several decades. As early as 1963 (when Canada's seniors numbered less than half their current number), the **Special Committee of the Senate on Ageing** held hearings on the topic. Today, interest is intensifying, as evidenced, for example, by the federal government having established two bodies concerned solely with Canada's seniors: the **National Advisory Council on Ageing** (created in 1980) and the **Seniors Secretariat** (1987). In response to this growing interest, Statistics Canada has conducted several surveys and studies, including the **National Survey on Ageing and Independence** (1991),<sup>1</sup> and has issued a regular post-censal publication for lay readers, starting with the 1976 Census: the present report is the 1991 Census edition.<sup>2</sup>

The purpose of this report is to provide an up-to-date **demographic profile** of the population aged 65+ in Canada. (Throughout this paper we will also refer to this population group by such synonyms as "seniors", "the aged" and "the elderly"). What is a "demographic profile"? **Demography** is concerned with the study of the size, composition and distribution of populations. Focusing on these topics, a demographic profile examines the current status of a population, as well as past trends, projected trends and the factors determining these trends – births, deaths, migration, etc.

**Population size** is discussed in Chapters 1 and 2, which also introduce the general issue of population ageing and its determinants. The discussion underscores that Canada's population of seniors is increasing much faster than is the total population.

Chapters 3 to 7 examine **population composition** by variables such as age, sex, marital status, income and labour force activity. These sections touch upon topics central to an understanding of the elderly population – income, work and retirement, and housing. Another central issue, health, is discussed in Chapter 8.

Chapter 9 reviews **population distribution** – differences in the proportion of the aged among provinces and smaller geographic areas; this topic is particularly important to provincial and local governments charged with providing services to the elderly. Chapter 9 also discusses the geographic mobility and migration of seniors.

Because of space limitations, several important topics had to be dealt with very briefly or omitted entirely. Topics not covered include: transportation; time use, leisure and tourism; loneliness and social networks; volunteer services for and by the elderly; safety, security, and crimes against seniors; and ethnicity and religion. Data on most of these topics are, however, available from Statistics Canada.

To keep this report easy to read, the discussions avoid methodological and technical details normally found in demographic studies. For the same reason, the number, size and complexity of the text tables have been kept to a minimum. The footnotes and appendix have been included, however, for readers interested in methodology, data sources and supplementary tables.

# Chapter 1

## Population Size: How Many Seniors?

---

Population size is the most basic demographic characteristic. We begin this study, therefore, by examining two questions: (i) How many elderly persons were enumerated in the 1991 Census, and what percentage of the total population does this number represent? (ii) How do these 1991 figures compare with figures from previous censuses and with population projections for the coming decades?

The 1991 Census enumerated close to 3.2 million seniors, 11.6% of Canada's population of 27.3 million (**Chart 1.1 and Table 1.1**).

Since 1851, both the absolute number and the percentage of the elderly have increased steadily, with the 1991 figures being the highest ever recorded in a Canadian census. Up until the 1921 Census, the **number** of aged persons was well under half a million, and their **proportion** in the total population stood at or below 5%. Between the Censuses of 1921 and 1951, the number of seniors grew beyond 1 million, and their proportion increased from 4.8% to 7.8%. From 1951 to 1971, the absolute number of seniors increased to over 1.5 million, but Canada's baby boom greatly increased the non-senior segment of the population, thus keeping the proportion of seniors almost unchanged (7.8% in 1951 and 8.1% in 1971). The 1981 and 1991 Censuses, however, indicate a resumption of the earlier trend, with the proportions of the elderly increasing sharply to 9.7% (2.4 million seniors) in 1981 and to 11.6% (3.2 million) in 1991. Further steep increases are projected; by 2031, the proportion of seniors is expected to exceed 20% (more than 8 million seniors).

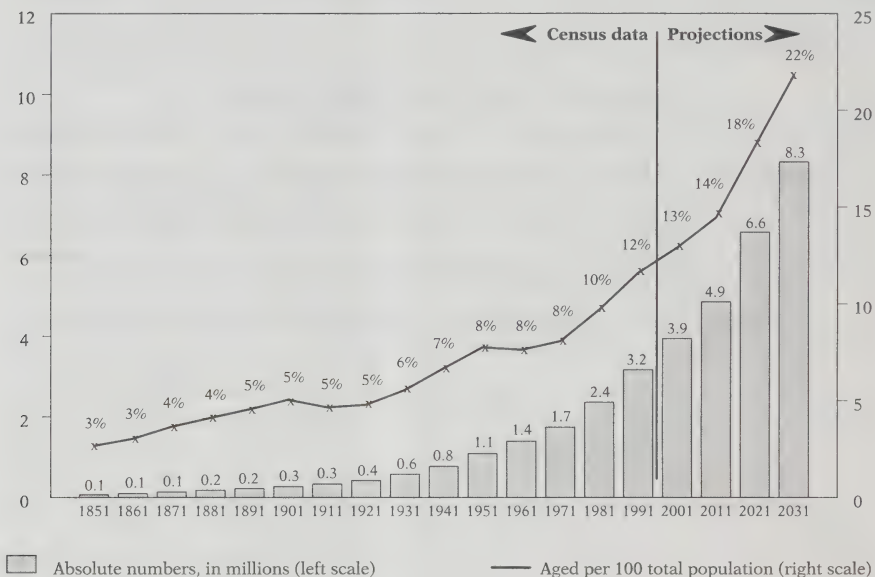
The proportion of the elderly is increasing from one census to the next because seniors are increasing faster than is the total population. Thus, between 1961 and 1991, the number of seniors increased by 128%, while the total population increased by only 50%. This difference is reflected in the change in the proportion of seniors, from 7.6% in 1961 to 11.6% in 1991 (**Table 1.1, Lines 2, 4 and 6**).

Having observed that both the number and the proportion of seniors are increasing rapidly, one may ask: Is the **seniors' rate of increase itself** changing over time? Is the rate of increase of the total population changing as well? How do these two changes compare?

**Chart 1.1**  
**The Aged Population, Canada, 1851-2031 (Absolute Numbers and Percentages)**

Absolute numbers (bar graph)  
 (millions)

Per 100 persons of all ages (line graph)  
 (%)



Sources: 1851-1971 – Norland, J.A., 1976. *The Age-Sex Structure of Canada's Population*. Ottawa: Statistics Canada, Cat. No. 99-703.

1981-1991 – Statistics Canada, 1992. *Age, Sex and Marital Status*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-310.

Projections – Statistics Canada, 1991. *Population Projections 1990-2011*. Ottawa: Statistics Canada, Demography Division.



**Table 1.1**  
**Selected Data on Canada's Total Population and the Elderly, 1901-2021**

	1901	1931	1961	1991	2021
1. Total population, thousands	5,371	10,377	18,238	27,297	36,206
2. 30-year ratio		1.93	1.76	1.50	1.33
3. Seniors, thousands	271	576	1,391	3,170	6,579
4. 30-year ratio		2.12	2.41	2.28	2.08
5. Line (4) / Line (2)		1.10	1.37	1.52	1.56
6. Percent seniors, Line (3) / Line (1)	5.0%	5.6%	7.6%	11.6%	18.2%
7. 30-year difference		0.5%	2.1%	4.0%	6.6%

Note: This and all subsequent tables report rounded numbers. However, the calculations of the percentages and rates shown are based on the unrounded numbers. For example, the first number in Line 7, 0.5%, is not the difference between the rounded numbers 5.6%-5.0% shown in Line 6; rather, it is the difference between the unrounded numbers 5.552%-5.049%.

Sources: 1901-1911 - Canada, D.B.S., 1946. *1941 Census of Canada, Vol. I*. Ottawa: King's Printer.  
1931-1991 - Statistics Canada, 1992. *Age, Sex and Marital Status*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-310.  
Projections - Statistics Canada, 1991. *Population Projections 1990-2011*. Ottawa: Statistics Canada, Demography Division.

Since 1931, the growth rate of the elderly population has slowed somewhat, a trend projected to continue into the next century. Thus, the elderly population increased by a factor of 2.41 between 1931 and 1961, and by a factor of 2.28 between 1961 and 1991; the projected factor for 1991 to 2021 is 2.08. However, the growth rate of the total population has slowed considerably more. Consequently, from 1931 to 1961, the proportion of the aged increased by 2 percentage points (from 5.6% to 7.6%); from 1961 to 1991, it increased by 4 percentage points (from 7.6% to 11.6%); and the projected increase for 1991 to 2021 is more than 6 percentage points (from 11.6% to 18.2%). Thus, because the growth of the total population is slowing much more than the growth of the elderly population, the increase in the **proportion of seniors in the total population is accelerating (Table 1.1, Lines 5 to 7)**.

In summary, we have identified two distinct trends. First, both the elderly and the total population have been increasing over time, but the elderly have been increasing faster; hence, **the proportion of elderly persons in the population** is also increasing. Second, **the rate of population increase** is slowing for both seniors and the total population; however, it is slowing more for the total population, and the **percentage-point increase in the proportion of persons 65+** is accelerating from one period to the next.<sup>1</sup>



# Chapter 2

## Population Ageing and Its Causes

---

The increase in the proportion of seniors is often referred to as “population ageing” or “population greying”. Chapter 1 demonstrated that this is occurring because the elderly population has been increasing faster than the total population. Chapter 2 examines the demographic trends that have been causing this differential increase in Canada. A comprehensive review of the issue is beyond the scope of this paper, but the main points are as follows.<sup>1</sup>

Declining birth rates are a major determinant of population ageing because they reduce the proportion of the non-elderly population. Canadian birth rates have been declining over most of this century (except during the baby boom period, from 1946 to 1966). The crude birth rate (annual births per 1,000 population at mid-year) illustrates this. Between 1891 and 1921, the crude birth rate fluctuated around 30 per 1,000 population. The rates then began falling gradually to the current level of 15 per 1,000, except for a temporary trend reversal during the baby boom period.<sup>2</sup>

Migration (immigration and emigration) may also affect population ageing.<sup>3</sup> In the short term, immigration to Canada has generally countered population ageing because immigrants have usually been young compared with the general population. For example, between 1951 and 1991, the proportion of elderly among new immigrants was a mere 3%, while the proportion of elderly in the receiving population varied from 7.8% in 1951 to 11.6% in 1991.<sup>4</sup> Similarly, Canadian censuses usually showed that the enumerated immigrants who had arrived in the decade preceding the census were relatively young. For example, in the 1991 Census, the enumerated immigrants who had arrived since 1981 included only 5.9% seniors, compared with 11.6% in the total population.<sup>5</sup>

Immigration may, however, have different effects in the long term. If, for example, relatively large waves of immigrants are followed by small ones, the earlier immigrants may intensify the ageing process as they enter the 65+ age range. In 1951, for example, 19.2% of foreign-born Canadians were elderly, compared with only 5.8% for native-born; similarly, in 1991 the proportions were 17.5% versus 9.6%. This difference between foreign-born and native-born is characteristic for 1941 to 1991. In contrast, in earlier periods there were only small differences in the proportion of elderly among the foreign-born and the native-born: 6.7% versus 5.2% in the 1931 Census, for example.<sup>6</sup>

Population ageing may also stem from changing mortality trends. For example, an increase in life expectancy at age 65 would tend to increase the proportion of aged persons in

the total population. Since the early 1920s, life expectancy at age 65 in Canada has increased from 13 years (1920/22) to 17 years (1985/87), with most of the gain made since the early 1950s.<sup>7</sup>

To demonstrate how age structure is affected by changes in mortality alone (i.e., in the absence of the effect of changing birth rates and migration), demographers use the theoretical model known as the “life table population”. For any given set of age-specific mortality rates, this model shows the resulting age structure under certain assumptions.<sup>8</sup> Applying this model to the mortality rates that prevailed in Canada in 1920/22 and in 1985/87, one finds the theoretical proportion of seniors to be 13% and 18.5%, respectively. These figures confirm that an increase in life expectancy, such as occurred in Canada over this century, is indeed associated with population ageing.

How does the proportion of seniors in Canada compare internationally? In 1990, the proportion of elderly persons in the world was estimated by the United Nations to be 6.2%, well below Canada’s 11.6%. In the “less developed regions”, the estimated proportion of the elderly was 4.5%; Brazil, with 4.7% elderly persons, is typical. In the “more developed regions”, the estimated proportion of the elderly was 12.1%, somewhat above the Canadian figure; the United Kingdom with 15.4% and the United States with 12.6% are typical. The gap between the “less developed regions” and the “more developed regions” underscores the crucial role that birth rates play in determining age structure.<sup>9</sup>



# Chapter 3

## Age-Sex Structure: Younger and Older Seniors, Men and Women

---

Examining age-sex structure is important in any demographic study. In the case of Canada's seniors, such an examination is especially significant because the needs for goods and services differ by age-sex within the elderly population. For example, in 1991 only 1.4% of men aged 65 to 74 lived in special-care homes, but among women aged 85+, the proportion was 36.3% (for details, see **Chapter 5.1** and **Chart 5.1**).

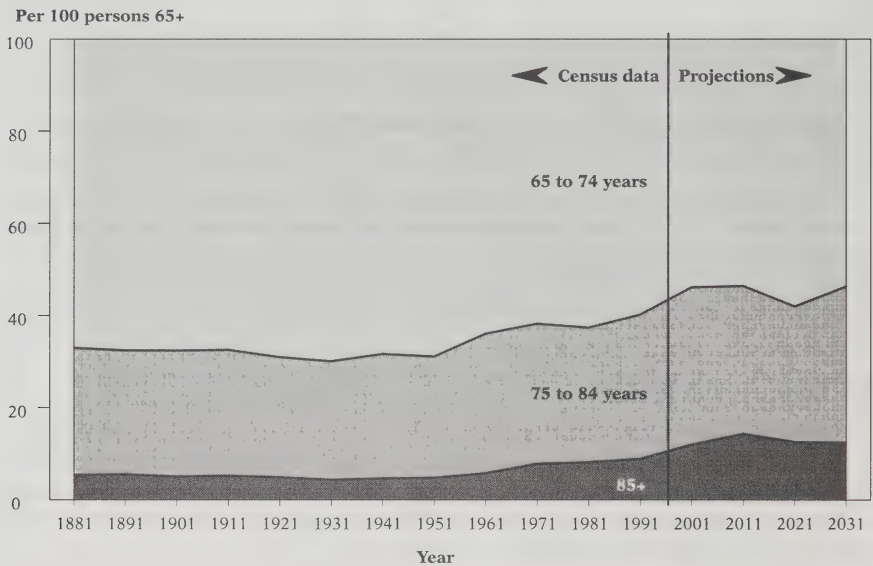
### 3.1 Composition by Age

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Seniors may be divided into three subgroups: 65 to 74 ("younger seniors"), 75 to 84 ("intermediate seniors") and 85+ ("older seniors"). Unless otherwise specified, **subsequent references to percentages or proportions of these age groups will be in relation to all seniors, not in relation to Canada's total population.**

Of Canada's 3.2 million seniors, the 1991 Census enumerated 1.9 million persons 65 to 74 (60% of all seniors), 1.0 million persons 75 to 84 (31%), and 283,000 persons 85 or older (9%) (**Chart 3.1** and **Appendix Table A3.1**). Let us examine these figures in a historical context.

**Chart 3.1**  
**Seniors by Age Group Per 100 Total Seniors, Canada, 1881-2031**



Sources: 1881-1911 – Canada, D.B.S., 1946. *1941 Census of Canada, Vol. I*. Ottawa: King's Printer.

1921-1991 – Statistics Canada, 1992. *Age, Sex and Marital Status*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-310.

Projections – Statistics Canada, 1991. *Population Projections 1990-2011*. Ottawa: Statistics Canada, Demography Division.

Over the period 1881-1951, the proportions of the three age groups of Canada's seniors fluctuated in a fairly narrow range, with no clear trend. Since 1951, however, the number of younger seniors per 100 seniors has generally declined, while the numbers of intermediate seniors and particularly of older seniors have increased. Between 1961 and 1991, for example, the proportion of younger seniors declined from 64% to 60%; in contrast, the proportion of intermediate seniors increased from 30% to 31%, while older seniors climbed from 6% to 9%. Indeed, the 1991 proportion of younger seniors is the lowest recorded in Canada's censuses, while the proportions of intermediate and older seniors are the highest. This general trend is expected to continue over the next two decades; the projection for the year 2011 is that 14% of Canada's seniors will be 85+.

The proportion of older seniors in Canada has increased over time because their numbers have increased faster than did the number of seniors generally; to a lesser extent this is also the case of the intermediate seniors. Between 1961 and 1991, for example, the population 85+ increased by a factor of 3.5, compared with only 2.3 for seniors as a whole (**Table 3.1, Lines 2, 4 and 5**).

**Table 3.1**  
**Selected Data on Canada's Seniors and "Older Seniors", 1901-2021**

	1901	1931	1961	1991	2021
1. All seniors (thousands)	271.2	576.1	1,391.2	3,170.0	6,578.3
2. 30-year ratio	2.12	2.41	2.28	2.08	
3. Seniors 85+ (thousands)	13.8	25.3	80.8	283.3	829.1
4. 30-year ratio	1.84	3.19	3.51	2.93	
5. Line (4) / Line (2)	0.86	1.32	1.54	1.41	
6. Seniors 85+ per 100 total seniors = Line (3) / Line (1)	5.1%	4.4%	5.8%	8.9%	12.6%
7. 30-year difference	-0.7%	1.4%	3.1%	3.7%	

Sources: 1901-1911 – Canada, D.B.S., 1946. *1941 Census of Canada, Vol. I*. Ottawa: King's Printer.

1921-1991 – Statistics Canada, 1992. *Age, Sex and Marital Status*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-310.

Projections - Statistics Canada, 1991. *Population Projections 1990-2011*. Ottawa: Statistics Canada, Demography Division.

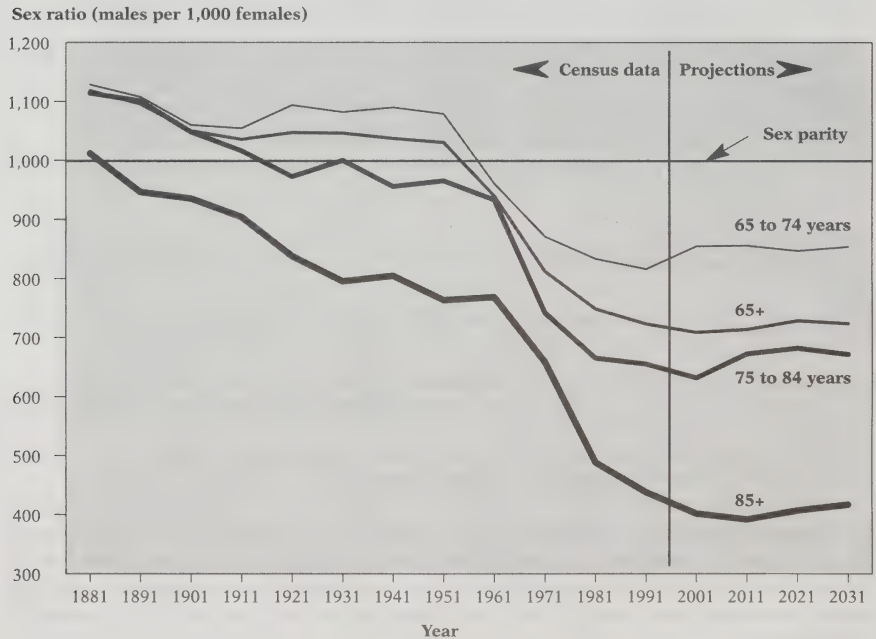
Note that the pace of increase in the proportion of the older seniors is accelerating. Thus, from 1931 to 1961, their proportion increased by 1.4 percentage points (from 4.4% to 5.8%); from 1961 to 1991, it increased by 3.1 percentage points (from 5.8% to 8.9%); and the projected increase for 1991 to 2021 is 3.7 percentage points (from 8.9% to 12.6%) (**Table 3.1, Lines 6 and 7**).

An important conclusion from these data is that in addition to the ageing of Canada's population as a whole (**Chapter 2**), the elderly population is also ageing.

### 3.2 Composition by Sex: Elderly Women Outnumber Elderly Men

According to the 1991 Census, Canada's elderly population was 58% female and 42% male; this translates to a sex ratio of 723 men per 1,000 women (**Chart 3.2 and Appendix Table A3.2**). To place this in context, the sex ratio for Canada's population as a whole was 972 men per 1,000 women. There was a sharp decline in sex ratios from one elderly age group to the next. Thus, in 1991 there were 816 men to every 1,000 women in the age group 65 to 74, compared with only 438 per 1,000 in the 85+ age group; the latter figure means that 70% of Canadians aged 85+ are women. The trend of declining sex ratios with age is also evident for the other years shown in Chart 3.2.

**Chart 3.2**  
**Sex Ratios (Males Per 1,000 Females), Canada's Seniors by Age Group, 1881-2031**



Source: As for Chart 3.1.



The consistent decline in sex ratios by age results primarily from the difference in mortality rates between the sexes. In Canada, as in other developed countries, male mortality rates are higher than female rates in any given age group. To illustrate, the 1985/87 Canadian male mortality rate for the age group 65 to 74 was almost twice as high as the corresponding female mortality rate – 35.6 deaths per 1,000 persons compared with 18.2 (Table 3.2, Lines 1 to 3).

**Table 3.2**  
**Seniors' Sex-specific Mortality Rates, Canada, 1985/7, and Sex Ratios for Seniors by Age Group (Data Based on "Life Table Populations" for Canada, 1920/2 and 1985/7, and on the 1991 Census Population)**

		65+	65 to 74	75 to 84	85+
		(1)	years (2)	years (3)	(4)
<b>1985/7 mortality rates (per 1,000 population):</b>					
1	Males	58.6	35.6	82.2	192.7
2	Females	40.9	18.2	49.1	145.6
3	Males/females	1.43	1.95	1.67	1.32
<b>Sex ratios (males per 1,000 females):</b>					
4	Life table population, 1985/7	725	868	675	420
5	Census population, 1991	723	816	656	438
6	Life table population, 1920/2	982	1010	958	850

Notes: Sex ratio computations for the life table populations assume a sex ratio at birth of 1,056.5, as in Canada, 1931-1971.

Life tables for 1920/22 exclude Quebec.

Sources: 1920/2 life table data (Line 6) – Nagnur, D., 1986. *Longevity and Historical Life Tables 1921-1981*. Ottawa: DSS, Cat. No. 89-506.

1985/7 life table data (Line 4) – Statistics Canada, CCHI. Official unpublished abridged 1986 life tables.

Census data (Line 5, and denominator for Lines 1 to 3) – Statistics Canada, *Age, Sex and Marital Status*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-310, Table 1.

Mortality data for computing death rates (numerator for Lines 1 to 3) – *1985 and 1986 Vital Statistics Reports* (annual), Cat. No. 84-204; and Statistics Canada/CCHI. *Health Reports*. Cat. No. 82-003, Suppl. 15, Table 3 (for 1987 data).

To demonstrate the effect of mortality differences between the sexes on the sex ratio, we refer again to the “life table population” (see **Chapter 2**). At birth, males outnumber females slightly. From 1931 to 1971, for example, the sex ratio among Canada’s newborns averaged 1,056.5 males per 1,000 females.<sup>1</sup> Because age-specific mortality rates are higher for males than for females, one may expect the sex ratios to fall from one age group to the next. Indeed, a “life table population” which has 1,056.5 as its sex ratio at birth and which is subject to the age-sex mortality rates that prevailed in Canada in 1985-87, would show the following sex ratios for seniors: ages 65 to 74 – 868 males per 1,000 females; ages 75 to 84 – 675; and ages 85 and over – 420. These declining sex ratios for the theoretical model of the “life table population” are also remarkably close to the actual sex ratios observed in the 1991 Census (**Table 3.2, Lines 4 and 5**). Other factors, such as immigration, also played a role in determining the 1991 sex ratio of Canada’s seniors but the close correspondence between the theoretical and the actual sex ratios suggests that sex-differential mortality was the principal determinant.

How do the 1991 sex ratios for Canada’s seniors compare with sex ratios from previous censuses? Over the past century, the sex ratio for seniors has declined consistently (**Chart 3.2 and Appendix Table A3.2**). Between 1881 and 1951, men outnumbered women among Canada’s seniors and the sex ratio declined slowly (from 1,118 to 1,031 over a 70-year period). Since 1961, however, female seniors have outnumbered male seniors and the decline in sex ratios became more rapid. To illustrate, the sex ratio for seniors was 940 in 1961, 812 in 1971, and 749 in 1981. The sex ratio for 1991, 723 males per 1,000 females, and the projected figures for the years 2001-2031 (approximately 710-730) suggest that the decline has essentially ended.

The **changes in the sex ratio over time** are related to the changing trends in mortality and migration. The effect of changing mortality patterns can be illustrated by two hypothetical groups of newborn babies, each with a sex ratio of 1,056.5; one group will be subject to Canadian age-sex mortality rates for 1920-22, the other to 1985-87 rates. The two groups correspond to two “life table populations” in which the sex ratios for seniors are 982 and 725, respectively (**Table 3.2, Lines 4 and 6**). The decline in mortality rates over the last decades reduced the sex ratio of the elderly because women benefited from this decline more than did men. This is reflected in the growing gap in life expectancy between men and women: at the 1920-22 rates, life expectancy at age 65 is 13.0 years for men and 13.5 for women, a difference of 0.5 years; at the 1985-87 rates, life expectancy at age 65 is 14.4 for men and 18.4 for women, a difference of 4 years.<sup>2</sup>

Migration can also have an impact on the sex ratio of the elderly, as the numbers and age-sex compositions of immigrants and emigrants change. The immediate impact of migrants is normally small, even though their sex ratio may be low. This is because relatively few seniors migrate. For example, the 1991 Census found that only 2.0% of Canada’s seniors aged 75 to 84 had immigrated to Canada between 1981 and 1991; therefore, these immigrants could only have a small impact on the sex ratio of seniors 75 to 84, even though their sex ratio was a low 622.<sup>3</sup>

On the other hand, the long-term effect of migration can be significant. To illustrate, compare the sex ratios of native-born and foreign-born seniors from 1921 to 1991 (**Table 3.3**). For native-born seniors, the ratio gradually declined as the male-female life expectancy gap widened. For the foreign-born, the ratio increased slightly between 1921 and 1951, then declined sharply. The prime immigration ages are about 20 to 34; therefore, most foreign-born seniors enumerated in the Censuses of 1921 to 1951 probably migrated before 1921, when both immigration rates to Canada and the sex ratio of immigrants were high.<sup>4</sup> Since the 1961 Census, foreign-born seniors have included a progressively increasing proportion of persons who came to Canada during the Depression, World War II and the early post-war period; in these years, both the total numbers of immigrants and their sex ratios were relatively low.

**Table 3.3**  
**Percent Foreign-born, and Sex Ratio by Birthplace, Canada's Seniors, 1921-1991**

Year	1921	1931	1941	1951	1961	1971	1981	1991
All seniors	1,047	1,046	1,037	1,031	940	814	776	753
Native-born	1,014	1,002	974	945	879	778	764	744
Foreign-born	1,149	1,177	1,194	1,199	1,046	880	805	781
Percent foreign-born	25.6%	26.8%	31.1%	36.4%	38.8%	36.5%	29.8%	26.7%

Note: For 1981 and 1991, data on birthplace are based on a sample that excludes collective dwellings. For this reason, the sex ratios shown for these years are not entirely comparable with the sex ratios for 1921-1971. Also note that the 1981-1991 sex ratios given in Table 3.3 for "all seniors" differ slightly from the sex ratios in Tables 3.2 and A3.2 because the former are based on the sample while the latter are based on the complete enumeration.

Sources:

- 1921 - D.B.S., 1929. *Origin, Birthplace, Nationality and Language of the Canadian People (A Census Study)*. Ottawa: King's Printer. Table 39.
- 1931 - D.B.S., 1935. *Ages of the People*. 1931 Census of Canada, Vol. III – Ottawa: King's Printer. Table 23.
- 1941 - D.B.S., 1946. *Ages of the Population*. 1941 Census of Canada, Vol. III – Ottawa: King's Printer. Table 18.
- 1951 - D.B.S., 1953. *Population, Cross-classifications*. 1951 Census of Canada, Vol. II – Ottawa: Queen's Printer. Table 10.
- 1961 - D.B.S., 1964. *Population, Cross-classifications*. 1961 Census of Canada, Vol. I:3 – Ottawa: Queen's Printer. Table 89.
- 1971 - Statistics Canada, 1974. *Age Groups by Birthplace*. 1971 Census of Canada, Ottawa: Dept. ITC, Cat. No. 92-737. Table 25.
- 1981 - Statistics Canada, 1984. *Place of Birth*. 1981 Census of Canada, Ottawa: DSS, Cat. No. 92-913. Tables 7A and 7B.
- 1991 - 1991 Census of Canada, special tabulations.

How did these immigration patterns affect the sex ratio of Canada's seniors as a whole? From 1921 to 1951, both the proportion of foreign-born seniors and their sex ratio increased. These trends counterbalanced the declining sex ratio among native-born seniors, so that the sex ratio of seniors as a whole remained fairly stable. The sharp decline in the sex ratio of the foreign-born between 1951 and 1961 matches the corresponding decline for Canada's seniors generally. Subsequently, the decline in both the proportion of foreign-born seniors and the sex ratio of the foreign-born further reduced the sex ratio of all seniors; in 1991, the sex ratio difference among the native-born (744), the foreign-born (781) and all seniors (753) was small.

The foregoing discussion referred to changes over time in the sex ratio for seniors generally. On the whole, the sex ratios for the age groups 65 to 74, 75 to 84 and 85+ have followed the same pattern of change displayed by all seniors combined; this applies in particular to the sharp decline in sex ratios after 1951 (**Chart 3.2**).

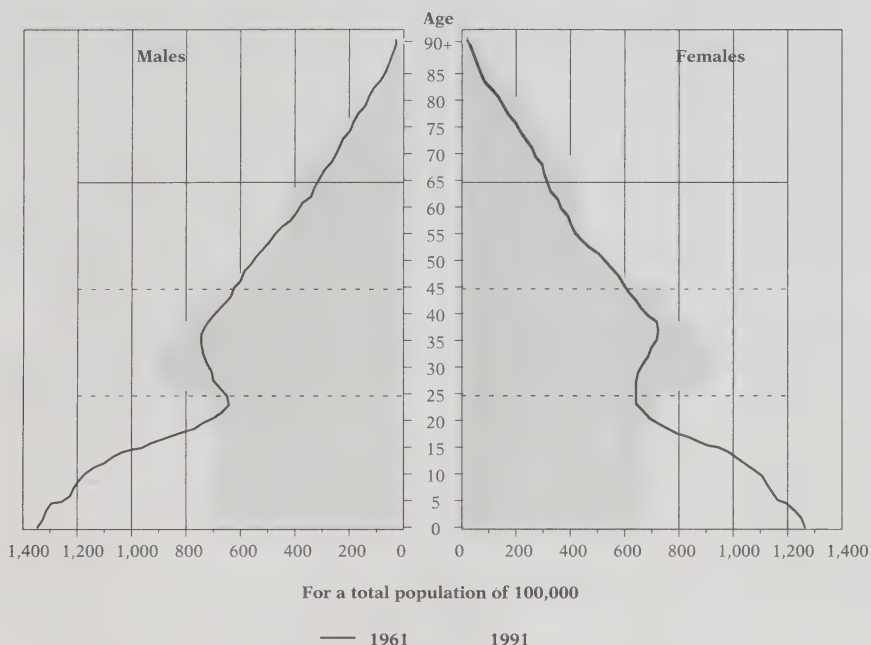
### 3.3 Seniors in the Context of Canada's Total Population

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To put the elderly population in the context of the age distribution of the population as a whole, Chart 3.3 presents the Canadian population pyramids for 1961 and 1991. The most conspicuous finding is that the main percentage increase for seniors between 1961 and 1991 occurred among females, with the change among males being relatively small.

Another finding concerns a comparison between seniors and persons 25 to 44 (in 1991, this age group included the baby boom cohorts born between 1946 and 1966). From 1961 to 1991 there was a considerable **percentage-point increase in the proportion** of seniors, from 7.6% to 11.6%. This increase of 4 percentage points is surpassed, however, by the increase of 7.1 percentage points for the 25 to 44 age group, which climbed from 26.7% of the total population in 1961 to 33.8% in 1991. The **rates of population increase** for these groups paint a different picture: over the period 1961-1991, the elderly population grew by 128% (from 1.4 million to 3.2 million) while the 25 to 44 age group grew by only 90% (from 4.9 million to 9.2 million).<sup>5</sup>

**Chart 3.3**  
**Population Distribution by Age and Sex, Canada, 1961 and 1991**



Sources: 1961 - D.B.S., 1962. *1961 Census of Canada, Vol. I:2*. Ottawa: Queen's Printer, Table 26.

1991 - Statistics Canada, 1992. *Age, Sex and Marital Status*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-310, Table 4.





## Chapter 4

### Marital Status: So Many Widows!

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In 1991, most of Canada's 3.2 million elderly were either married, 57%, or widowed, 33% (**Table 4.1**).<sup>1</sup> Divorced seniors were few, 3%, as were single seniors, 7%. In contrast, the predominant groups in the total adult population (ages 15+) were the married, 63%, and the single, 26%.

There were important differences in marital status composition between the sexes and among the age groups 65 to 74, 75 to 84 and 85+, especially with regard to the married and the widowed. Four points are noteworthy (unless otherwise specified, all subsequent references to "age group(s)" mean the three age groups 65 to 74, 75 to 84 and 85+):

**(i) For males and females, the proportion married declined from one age group to the next and the proportion widowed increased:** For example, in the age group 65 to 74, 34% of women were widowed, compared with 79% in the age group 85+. The latter figure means that **four out of every five women 85+ were widowed**. Correspondingly, the proportion of married women declined from 56% in the age group 65 to 74 to 10% among those aged 85+; so sharp was this decline, that in the 85+ group, the percentage of married women was about the same as that of single women.

The declining proportion of married seniors and the corresponding increase in the proportion of widowed seniors were caused primarily by mortality trends. Specifically, death rates for married women and men increased from one age group to the next, "transferring" more and more persons from the married group to the widowed. For example, 1980/82 mortality rates for married men<sup>2</sup> more than doubled between the ages 55 and 65, then doubled again between the ages 65 and 75 (**Chart 4.1., upper panel**).

**Table 4.1**  
**Seniors by Age, Sex and Marital Status, Canada, 1991**

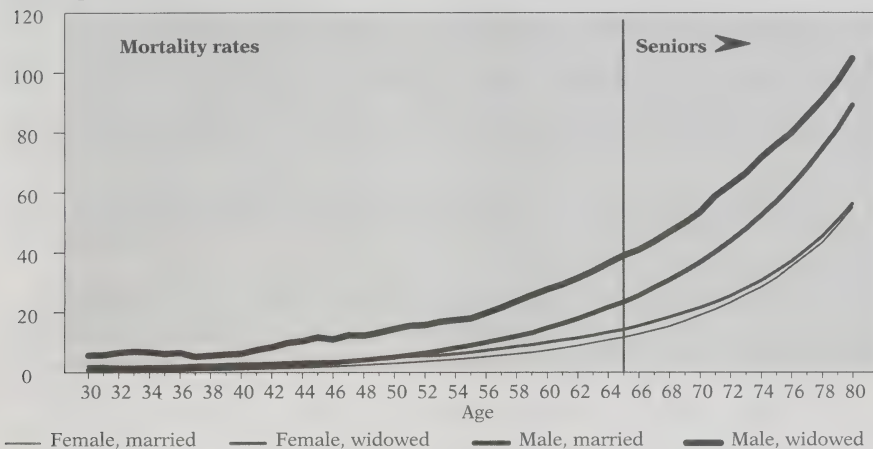
		Total	Single	Married	Widowed	Divorced
<b>Absolute numbers</b>						
Both sexes	All adults (15+)	21,604,300	5,705,900	13,644,700	1,344,700	909,100
	All seniors	3,170,000	233,500	1,812,900	1,031,000	92,500
Males	65+	1,330,400	92,400	1,028,900	171,600	37,500
	65 to 74 years	851,500	57,400	699,600	65,800	28,600
	75 to 84 years	392,700	27,500	285,400	71,900	7,800
	85+	86,300	7,500	43,900	33,900	1,000
Females	65+	1,839,500	141,200	784,000	859,400	55,000
	65 to 74 years	1,043,600	67,600	584,000	349,900	42,100
	75 to 84 years	598,900	53,000	180,300	354,300	11,300
	85+	197,000	20,600	19,700	155,200	1,600
<b>Percent distribution</b>						
Both sexes	All adults (15+)	100.0%	26.4%	63.2%	6.2%	4.2%
	All seniors	100.0%	7.4%	57.2%	32.5%	2.9%
Males	65+	100.0%	6.9%	77.3%	12.9%	2.8%
	65 to 74 years	100.0%	6.7%	82.2%	7.7%	3.4%
	75 to 84 years	100.0%	7.0%	72.7%	18.3%	2.0%
	85+	100.0%	8.7%	50.9%	39.2%	1.2%
Females	65+	100.0%	7.7%	42.6%	46.7%	3.0%
	65 to 74 years	100.0%	6.5%	56.0%	33.5%	4.0%
	75 to 84 years	100.0%	8.8%	30.1%	59.2%	1.9%
	85+	100.0%	10.4%	10.0%	78.8%	0.8%
<b>Sex ratios (males per 1,000 females)</b>						
	All adults (15+)	952	1,225	996	202	665
	65+	723	654	1,312	200	681
	65 to 74 years	816	849	1,198	188	680
	75 to 84 years	656	518	1,583	203	694
	85+	438	366	2,230	218	636

Source: Statistics Canada, 1992. *Age, Sex and Marital Status*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-310, Table 3.

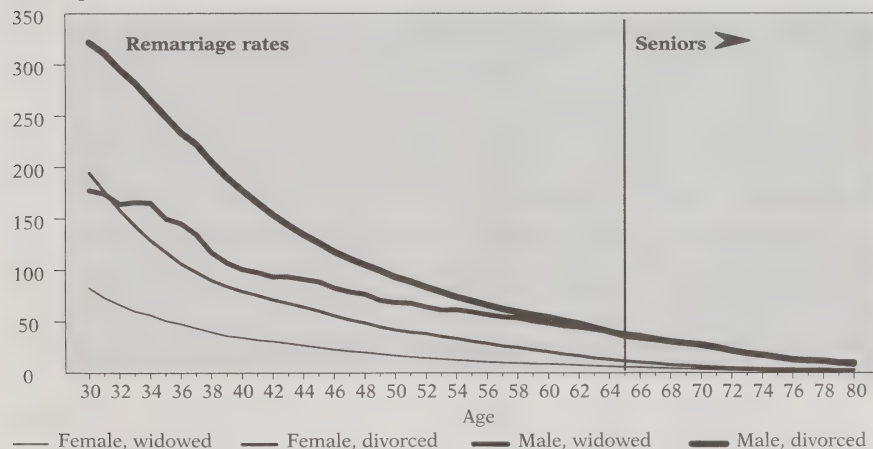
**Chart 4.1**

**Age-Sex Specific Mortality and Remarriage Rates, Selected Marital Status Groups, Persons Aged 30 to 80, Canada, 1980/2**

Rates (per 1,000)



Rates (per 1,000)



Note: Rates are five-year moving averages, based on "marital status life tables".

Source: Adams, O.B., and Nagnur, D.N., 1988. *Marriage, Divorce and Mortality*.  
Ottawa: DSS, Cat. No. 84-536.

The impact of these “transfers” from the married to the widowed was counterbalanced in part by two factors: remarriage of some widowed persons, and the higher death rates for widowed persons of a given age and sex group, compared with the death rates for married persons of the same age and sex group. Both factors tended to increase the proportion of the married relative to the widowed. The importance of remarriage is demonstrated by the following example: the 1980/82 remarriage rate for widowers aged 65 was 40 per 1,000, the same as the mortality rate for widowers (**Chart 4.1**). At age 65, then, remarriage and mortality reduced the proportion of widowers about equally. The difference in mortality between the married and the widowed is illustrated by comparing the death rate for widowers aged 65, 40 per 1,000, with the death rate for married men of the same age, 24 per 1,000.

The proportions of single and divorced seniors by age group were confined to a fairly narrow range: from 7% to 10% for the single, and from 1% to 4% for the divorced; this finding applies to males and females alike.

**(ii) Differences between the sexes – overview:** Male seniors comprised 77% married persons and 13% widowers, while female seniors comprised 43% married persons and 47% widows. Thus, while among male seniors the married outnumbered the widowed by a ratio of 6:1, among female seniors the widowed actually outnumbered the married. In fact, about **one out of every two elderly women in Canada was a widow**.

The differences in marital status composition between male seniors and female seniors are emphasized further when they are examined by age group, rather than for all seniors combined. In each of the senior age groups, the proportion married among males was substantially higher than the proportion married among females and the **gap increased from one age group to the next**. For example, in the 65 to 74 age group, 82% of males were married, compared with 56% of females; in contrast, in the 85+ group, 51% of males were married, compared with only 10% of females. Moreover, a majority in each of the male age groups was married, while married females were a majority only in the 65 to 74 age group. Correspondingly, among males, widowers formed a minority in each age group, while among females, widows formed a majority in the 75 to 84 and 85+ age groups.

These differences are reflected in the sex ratios for each age and marital status group (**Table 4.1, bottom panel**). The sex ratio for the married was relatively high, increasing from 1,198 in the 65 to 74 age group to 2,230 in the 85+ age group. In contrast, the sex ratios for the widowed were exceptionally low, varying in the narrow range of 188 to 218. **These figures imply that senior widows outnumbered senior widowers five to one in each age group.**

What factors determined the sex ratio trends outlined above? Some of the major determinants identified by demographers are discussed under (iii) and (iv) below.

**(iii) Differences by sex – explaining the high sex ratio of married seniors:** The age difference between bride and groom is a long-term contributor to the high sex ratio of married seniors. In most marriages in our society, the groom is older than the bride.



Eventually, this is reflected in the finding that many elderly married men have non-elderly spouses. In fact, the 1991 Census found that out of 100 couples in which at least one partner was a senior, 28 had a male senior only, 6 had a female senior only, and 66 had a male and a female senior. To illustrate this trend further we examine married males aged 65 to 69: 55% had a spouse younger than 65, 37% had a spouse in the age group 65 to 69, and 9% had a spouse 70 and older.

Another contributor to the high sex ratio of married seniors was the difference between men and women with regard to **remarriage (Charts 4.1 and 4.2)**. Generally, male remarriage rates were higher than female remarriage rates at any given age. As a result, the group of married male seniors received more “transfers” from the widowed and the divorced groups, relative to the married female seniors. For example, the 1985/87 remarriage rate for those aged 65 to 69 was almost seven times higher for widowers than for widows: 31.2 remarriages per 1,000 versus 4.6. Ultimately, these “transfers” resulted in a high sex ratio for married seniors.

On the other hand, the higher male mortality rates for married seniors, relative to the corresponding female mortality rates, worked oppositely, tending to decrease the sex ratio. For married seniors of all ages combined, the male mortality rate was 48 per 1,000, almost double the female mortality rate of 25 per 1,000.

The impact of sex differences in mortality can be seen in Statistics Canada’s “marital status life tables” for 1980/82. According to these tables, the probabilities of marriage dissolution for married men aged 65 were as follows: due to death of the married senior male himself – 72%; due to death of his female spouse – 27%. For married women aged 65, the probabilities are reversed: due to death of the married female senior herself – 28%; due to death of her male spouse – 71%. (The probability of marriage dissolution due to divorce was well below 2% for both male and female seniors).

**Chart 4.2**

**Selected Mortality and Remarriage Rates Relevant to Marital Status Composition, Canada's Seniors, 1985/7**

Rates per 1,000 population



Sources: 1986 population data:

Statistics Canada, 1992. *Age, Sex and Marital Status*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-310, Table 3.

Deaths by age, sex and marital status, 1985 to 1987:

Statistics Canada, 1986. *Vital Statistics, Births and Deaths, 1985*. Ottawa: DSS, Cat. No. 84-204. Table 20.

Statistics Canada, 1988. *Vital Statistics, Births and Deaths, 1986*. Ottawa: DSS, Cat. No. 84-204. Table 20.

Statistics Canada, CCHI, 1990. *Deaths, 1987-1988*. Ottawa: DSS, Cat. No. 84-003 S15. Table 5.

*Marriages by age, sex and marital status, 1985 to 1987:*

Statistics Canada, 1986. *Vital Statistics, Marriages and Divorces, 1985*. Ottawa: DSS, Cat. No. 84-205. Table 6.

Statistics Canada, 1988. *Vital Statistics, Marriages and Divorces, 1986*. Ottawa: Health Division, shelf tables. Table 6.

Statistics Canada, CCHI, 1990. *Marriages 1987-1988*. Ottawa: DSS, Cat. No. 84-003 S16. Table 6.

**(iv) Differences by sex – explaining the low sex ratio of widowed seniors:** The factors that explain the low sex ratio of the widowed seniors are, in essence, the mirror images of the explanations for the high sex ratio of the married seniors.

The first factor is the difference in age between spouses. Because the male spouse was usually older than his female spouse, even had age-specific mortality rates been the same for males and females, the death of a spouse would have still left a surviving widow more often than it would have left a widower. This tended to depress the sex ratio of widowed seniors.

Furthermore, married males had higher age-specific mortality rates than did married females, thereby depressing the sex ratio of widowed seniors even further; this would have been true even had every male senior been married to a woman of his own age.

Remarriage of widowed persons is a third factor. Because remarriage rates were higher for males than for females, remarriage “transferred” relatively more men than women out of the widowed group, further depressing the sex ratio of widowed seniors.

Widowed seniors also had sex-related differences in mortality that paralleled the trend among married seniors. Mortality rates were substantially higher for widowers than for widows in any given age group. For example, for widowed seniors of all ages combined, the 1985/87 male mortality rate was almost double the female mortality rate: 97 per 1,000 versus 53 per 1,000. As a result, more widowers than widows were “transferred” out, and the sex ratio was depressed further.

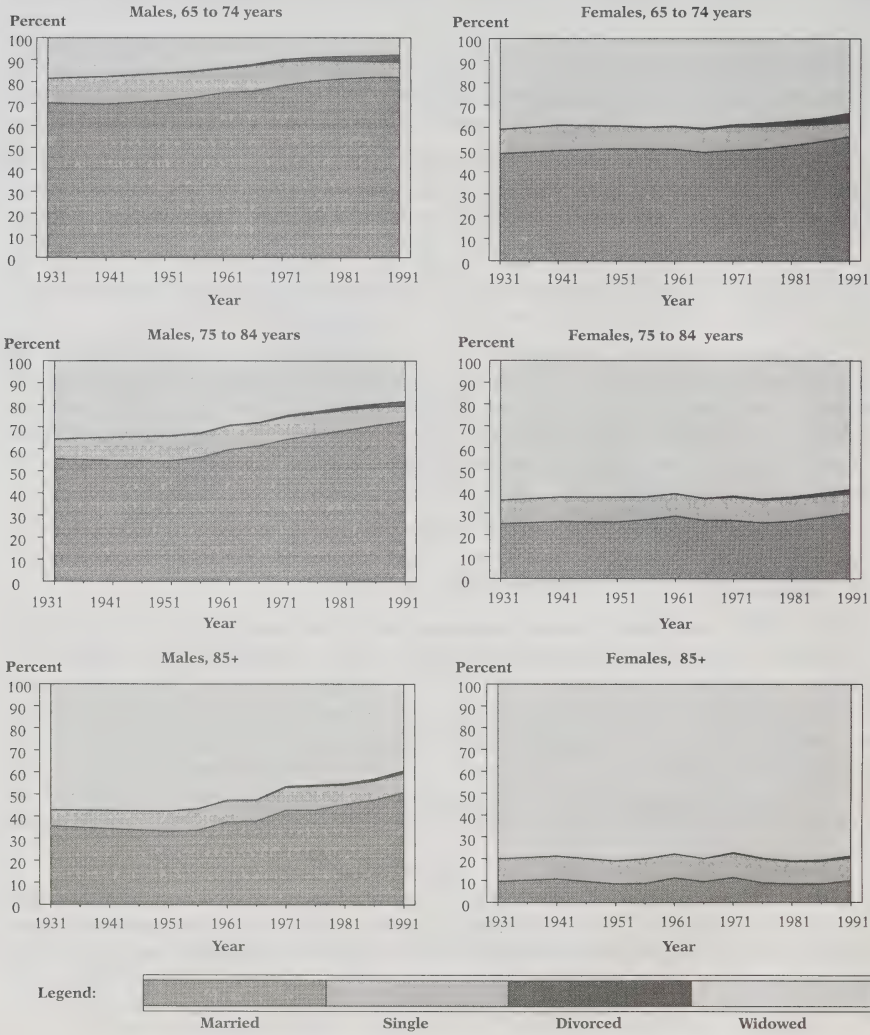
The discussion to this point has referred solely to marital status distribution as found in the 1991 Census. Comparing the data from the Censuses of 1931 to 1991, one finds the following changes over time (**Chart 4.3**).<sup>3</sup>

**(i) The proportion of senior widowers has fallen considerably.** This applies to seniors as a whole as well as to each age group separately. For example, in 1931, 24% of male seniors were widowed, compared to only 13% in 1991; for seniors 65 to 74, the proportions are 18% and 8%, respectively. The trend for widows is less clear. Among female seniors of all ages combined, the proportion of widows fluctuated between 48% and 50% over the period 1931 to 1976. It then fell slowly but consistently from 50% in 1976 to 47% in 1991. On the other hand, in the age group 65 to 74, the proportion of widows fluctuated between 39% and 41% over the period 1931 to 1966, followed by a pronounced and consistent drop from 40% in 1966 to 33% in 1991.

**(ii) The proportion of married male seniors has increased considerably.** This trend, the mirror image of the decline in the proportion of widowers, is evident for all seniors combined as well as for each age group. For example, among all male seniors, the proportion married increased from 65% in 1931 to 77% in 1991; for male seniors 65 to 74, the increase was from 70% to 82%. The trend for married females is less clear.

**Chart 4.3**

**Percent Distribution of Seniors by Age, Sex and Marital Status, Canada, 1931-1991**



**Note:** The order in which the marital status groups are presented is designed to emphasize the changes that occurred in the two major groups, viz., the married (placed at the bottom) and the widowed (placed on top).

**Sources:** Data culled from the age/sex/marital status tabulations of the 1931-1991 Censuses. See Footnote 3 to Chapter 4 (Footnote Section).

**(iii) The proportion of single seniors was fairly stable until 1971, then it fell consistently.** For example, among males aged 65 to 74, the proportion single remained between 11% to 12% from 1931 to 1971; it then fell from 11% in 1971 to 7% in 1991. The trend for women in this age group is practically the same. This reflects higher marriage rates just after World War II: persons 65 to 74 in 1991 were in their prime marriage ages during that period.

**(iv) The proportion of divorced seniors from 1931 to 1991 was small, but a trend of increase is evident nonetheless.** Until 1966, divorced males and females alike formed less than 1% of any of the age groups studied. An increase occurred subsequently, reflecting Canada's liberalized divorce laws, but for most age groups the proportion divorced is still below 3%.





# Chapter

## 5

### Households and Families: Few Seniors Live in Institutions, Many Live Alone

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Demographers consider data on households and families to be important because they give a picture of the population's living arrangements. Household and family data are used by public and private sector planners in making decisions on providing and marketing goods and services that households buy, such as houses and related items. Data on seniors' households and families are particularly important in connection with issues of major concern to the elderly: housing, assistance with activities of daily living, access to health care, income and loneliness.

The discussion in Chapter 5 is based on the following census concepts and definitions:

A **household** is a person or group who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada. The main variables of interest are **household size** (number of persons in the household), and **household type** (e.g., one-person households, multi-family households, etc.). For the purpose of this study, we define a “**senior household**” as any household that includes a senior. Senior households may also include non-seniors (for example, in a household consisting of two brothers aged 66 and 60), “**non-senior households**” include non-seniors only.

A **census family** is defined as a group of persons living in the same dwelling and consisting of (i) a now-married couple or a common-law couple, together with their never-married sons/daughters; or (ii) a lone parent with at least one never-married son/daughter. For brevity, we will subsequently use the term “family” rather than “census family”.<sup>1</sup> The main variables of interest are **family size** (number of persons in the family), **family status** (whether a person is husband, wife, common-law partner, lone parent, never-married son/daughter, or non-family person); and **family structure** (whether the family consists of a now-married couple, a common-law couple or a lone parent). To parallel the definition of “senior household”, for the purpose of this study we define a “**senior family**” as any family that includes a senior. Thus, senior families may also include non-seniors (for example, in a family consisting of a 66-year-old husband and a 60-year-old wife), but “**non-senior families**” include non-seniors only.

## 5.1 Seniors in Collective Dwellings

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The data to be examined in Chapters 5.2 and 5.3 on households and families refer to the permanent residents who were enumerated in private households in Canada.<sup>2</sup> This group excludes, in particular, Canadians enumerated in collective dwellings, a category that includes special-care homes for the aged. Chapter 5.1 examines the data on collective households, to account for the population not covered in Chapter 5.2 and 5.3, as well as to shed light on the extent to which the elderly are institutionalized. For brevity, collective households will be referred to subsequently as “collectives”.

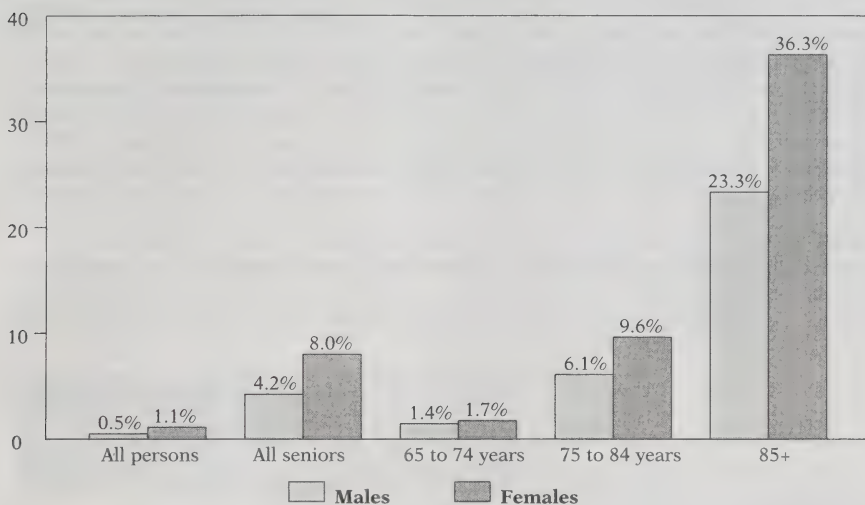
According to the 1991 Census, about 66,000 male seniors (5% of the total) and 160,000 female seniors (9% of the total) were **residents** of collectives (**Appendix Table A5.1**). Seniors in collectives also included a relatively small number of persons classified as “**staff**” – 10,000 males and 22,000 females.

Most of the seniors in collectives were residents of special-care homes: over 56,000 males, or 74% of all male seniors in collectives, and over 147,000 females, or 81% of all female seniors in collectives. Presented in a different way, the proportion of all seniors who were residents of special-care homes was 4% for males and 8% for females (**Chart 5.1**). Clearly, **only a small proportion of seniors was institutionalized**. There were, however, sharp differences from one age group to the next, and between men and women. For example, among males, the proportion of seniors resident in special-care homes rose from less than 1.5% in the 65 to 74 age group, to 6% in the 75 to 84 age group, and to 23% in the 85+ age group. The last figure means that **almost one in four men 85+ was a resident of a special-care home**. A similar pattern holds for women, the proportion resident in special-care homes for the three age groups rising from 2% to 10% to 36%. **The last figure means that more than one in three women 85+ was a resident of a special-care home**. In each of these age groups, the proportion of women who were residents of special-care homes was higher than that of men. In part, this was probably because women were older than men within each of these age groups. It is also possible, however, that elderly men were able to avoid institutionalization more often than elderly women because male seniors were more likely to get the support they need in order to live at home (since more elderly men were married than were elderly women in each age group, as underscored in **Chapter 4**).

**Chart 5.1**

**Number of Residents in Special-care Homes per 100 Persons in Selected Age-Sex Groups, Canada, 1991**

Percentage



Source: 1991 Census of Canada, special tabulations.

The second important category of collectives for seniors was hospitals and related institutions (other than special-care homes), with 9,500 male seniors as residents (13% of male seniors in collectives) and 12,600 female seniors (7% of female seniors in collectives). Religious institutions accounted for 3,100 male seniors (4% of male seniors in collectives) and for 15,400 female seniors (8% of female seniors in collectives). Seniors resident in other collective dwellings, such as rooming houses, and seniors classified as staff in collectives other than religious institutions, accounted for less than 7,000 seniors of either sex.

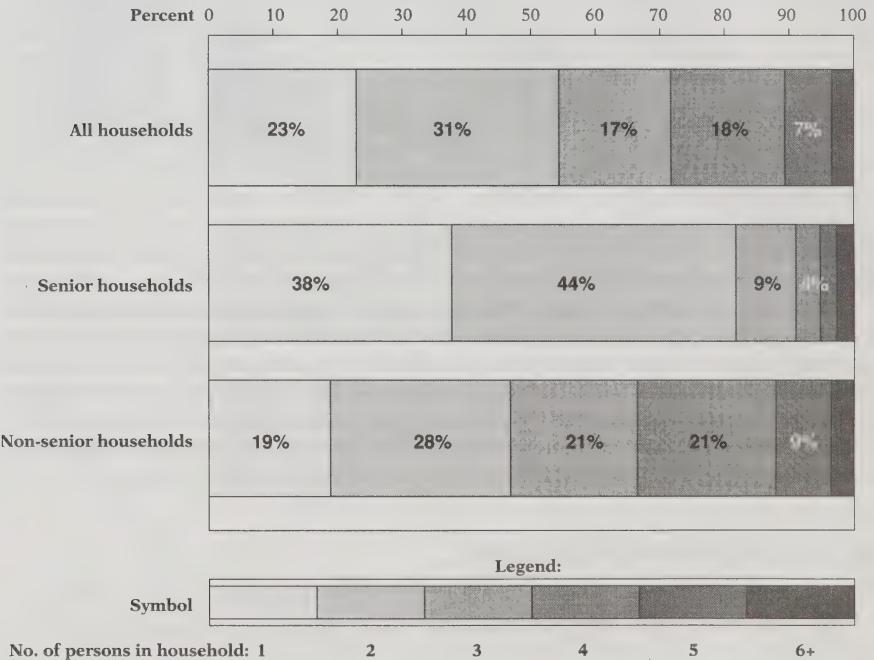
## 5.2 Seniors in Private Households

In 1991, about 2.2 million of Canada's 10 million private households were senior households, i.e., had at least one senior (**Appendix Table A5.2**). The total population in these senior households was 4.3 million, 16% of the 26.7 million persons in Canada's private households. Of these 4.3 million, 2.9 million were seniors and 1.4 million were non-seniors; non-seniors thus accounted for 33% of the population in senior households.

Seniors constituted 11% of the **population** living in private households, but senior households constituted 22% of Canada's **private households**. Thus, the numerical importance of seniors in relation to households is greater than their proportion in the total population would suggest.

Data by **household size** shed further light on these findings (**Chart 5.2**). Smaller households – those with one or two persons – accounted for 54% of Canadian households, compared with 46% for households with three or more persons. On the other hand, the smaller households accounted for as much as 82% of senior households. By comparison, only 47% of non-senior households were small. These figures are reflected in average household size: for the Canadian population as a whole, average household size in 1991 was 2.7 persons per household, compared with 2.0 for senior households and 2.9 for non-senior households.

**Chart 5.2**  
**Senior Households and Non-senior Households by Household Size, Canada, 1991**



Note: For the purpose of this chart, a "senior household" is defined as a household in which the age of at least one member is 65 and over.

Source: 1991 Census of Canada, special tabulations.



Data on **household type (Appendix Table A5.3)** help to explain why senior households were smaller than non-senior households. The following three household categories are particularly important in explaining these differences:

(i) One-person households. (These accounted for 38% of senior households, but for only 19% of non-senior households).

(ii) Households of now-married couples without never-married children at home and without additional persons. (These accounted for 35% of senior households, but for only 15% of non-senior households).

(iii) Households of now-married couples with never-married children at home. (These accounted for only 10% of senior households, but for 41% of non-senior households).

Thus, Categories (i) and (ii) which consist of one or two persons, accounted for 73% of senior households, compared with only 34% of non-senior households. In contrast, Category (iii), which consists of households with at least three persons, accounted for only 10% of senior households, compared with 41% of non-senior households.

### 5.3 Seniors' Families

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The census term "family persons", as noted earlier, refers to spouses in now-married couples, to common-law partners, to lone parents, and to never-married sons/daughters living at home. The census concept of family, therefore, excludes: (i) non-family persons in family households, such as a father living with his son and daughter-in-law, and (ii) persons living in non-family households, such as those who live alone. Of the 26.7 million Canadians who lived in private households in 1991, 22.6 million (84.4%) were family persons, and of the 2.9 million seniors who lived in private households, 1.8 million (61.4%) were family persons (**Table 5.1**). After a brief look at non-family persons, Chapter 5.3 will concentrate on families and on family persons.

Of the 2.9 million seniors enumerated in private households in 1991, over 800,000, or 28% lived alone; this compares with only 6% for non-seniors. About 150,000 non-family seniors (5%) lived in family households, and about the same number lived in non-family households other than one-person households. The comparable figures for non-seniors were 3% and 4%, respectively.

The 1991 Census enumerated 7.4 million families (**Appendix Table A5.4**). Of these, 1.1 million (15%) included at least one senior: we refer to these as "senior families", to parallel the term "senior households" used in Chapter 5.2. The total population in senior families was 2.5 million, or 11% of all persons in private households. Of these 2.5 million, 1.8 million were seniors and 700,000 were non-seniors. Non-seniors thus accounted for 27% of those living in senior families.

**Table 5.1**  
**Seniors and Non-seniors by Selected Categories of Family and Non-family Persons,**  
**Canada, 1991**

	Absolute numbers			Percentages		
	Total	Seniors	Non-seniors	Total	Seniors	Non-seniors
1 Total	26,731,900	2,899,200	23,832,600	100.0%	100.0%	100.0%
2 Family persons	22,558,400	1,778,700	20,779,700	84.4%	61.4%	87.2%
3 Thereof: Common-law partners	1,451,900	32,900	1,419,000	5.4%	1.1%	6.0%
4 All non-family persons	4,173,500	1,120,600	3,052,900	15.6%	38.7%	12.8%
Thereof:						
5 Non-family persons living in family households	772,900	148,600	624,300	2.9%	5.1%	2.6%
6 Living alone	2,297,100	818,100	1,479,000	8.6%	28.2%	6.2%
7 Other non-family persons living in non-family households	1,103,600	153,900	949,700	4.1%	5.3%	4.0%

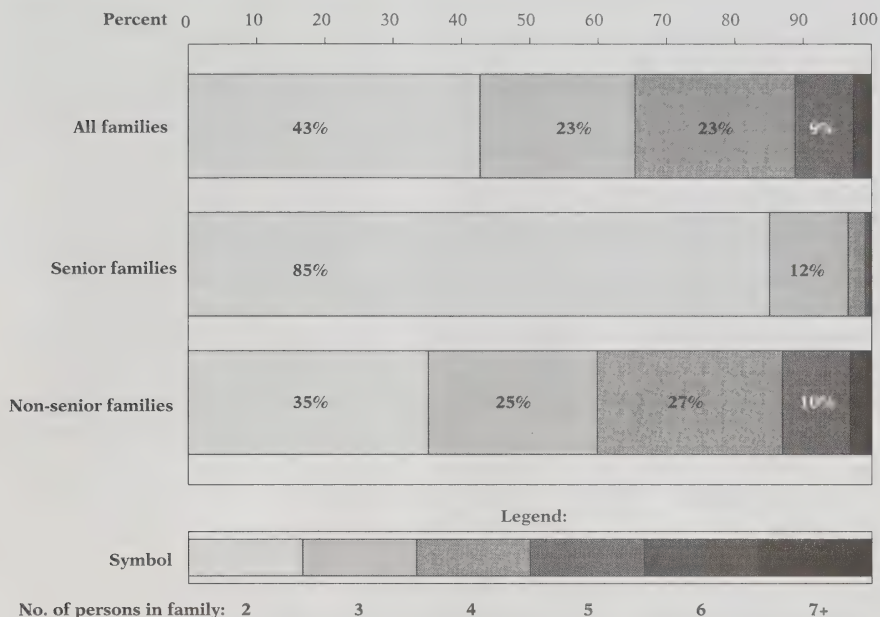
Source: 1991 Census of Canada, special tabulations.

Predominant among senior families were those with two senior spouses. This category accounted for 659,000 families – 59% of all senior families, or 9% of all Canadian families.<sup>3</sup> About three out of four (74%) seniors who were family persons lived in these husband/wife families. Senior families with only one senior spouse accounted for 31% of senior families; and senior lone-parent families accounted for the other 10%.

Data on **family size** show marked differences between senior families and non-senior families – differences even more pronounced than by household size (**Appendix Table A5.5**). Thus, 85% of senior families consisted of two persons, compared with 35% of non-senior families (**Chart 5.3**). Senior families with four or more persons were rare: they accounted for only 3.4% of senior families, compared with 40% of non-senior families. These differences are reflected in average family size: 2.2 persons per family for senior families and 3.2 for non-senior families.

**Chart 5.3**

**Senior Families and Non-senior Families by Family Size, Canada, 1991**



Note: "Senior families" are defined as families with at least one senior.

Source: 1991 Census of Canada, special tabulations.

Data on **family structure** complement the previous findings by underscoring the relative importance of now-married couples, common-law couples and lone-parent families among senior families (**Appendix Table A5.6**). Senior families had a higher proportion of now-married couples (88%) than did non-senior families (75%); common-law couples were much less common among senior families (2%) than among non-senior families (11%); and the proportion of lone-parent families among senior families (10%) was moderately lower than that of non-senior families (13%).



# Chapter

## 6

### Education and Economic Characteristics: Is Seniors' Income Below the Canadian Average?

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Chapter 6 is concerned primarily with seniors' income. To understand the relevant issues, it is necessary to consider in some detail two factors that are strongly associated with income – education and labour force activity. For this reason, the analysis of seniors' income (**Chapter 6.3**) is preceded by an examination of seniors' education characteristics (**Chapter 6.1**) and seniors' labour force activity (**Chapter 6.2**). The discussion on seniors' income is complemented by a brief examination of expenditure (**Chapter 6.4**), the flip side of income.

The data analyzed in Chapter 6 cover only adults (ages 15 and over) enumerated in the 1991 Census in private households; unless otherwise specified, all references to "total population", "all ages", etc., refer to this group.

#### 6.1 Education

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The educational level of the Canadian population has been rising gradually. One way to see this is to look at the change over time in the percentage of persons aged 25 and over with post-elementary education (Grade 9 or higher). In 1951, this group accounted for 45% of Canadians aged 25+, compared with 61% in 1971 and 83% in 1991.<sup>1</sup>

Rising levels of education are also reflected in the 1991 age-specific data on **highest level of schooling** and on highest degree, certificate or diploma (subsequently abbreviated to **highest degree attained**). For example, only 20% of those aged 85+ had post-secondary education, compared with 23% among seniors aged 75 to 79 and 29% among seniors aged 65 to 69 (**Table 6.1, Panel A**). At the other end of the scale, 52% of those aged 85+ had only elementary education (grades 1-8) or no schooling, compared with 42% of the 75 to 79 age group and 35% of the 65 to 69 group.

Data on **highest degree attained** show similar trends. In the 85+ age group, three quarters (76%) had no degree (including no trades or high school certificate); this compares with 70% of the 75 to 79 age group and 63% of the 65 to 69 age group (**Table 6.1, Panel B**). By contrast, 21% of the 85+ age group had a degree below the B.A. level, as did 26% of those aged 75 to 79 and 31% of those aged 65 to 69.



**Table 6.1**

**Seniors and Non-seniors: (A) by Highest Level of Schooling and (B) by Highest Degree Attained, Canada, 1991**

	All ages (15+)	Non-seniors (15 to 64 years)	Seniors (65+)	65 to 69 years	70 to 74 years	75 to 79 years	80 to 84 years	85+
<b>A. Highest level of schooling</b>								
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
No schooling	0.8%	0.5%	2.6%	1.9%	2.1%	2.8%	4.1%	5.7%
Grades 1-8	13.1%	9.2%	36.9%	33.3%	35.5%	39.2%	43.0%	46.7%
Grades 9-13	39.0%	39.7%	34.8%	36.0%	36.6%	34.6%	30.9%	27.8%
Post-secondary	47.1%	50.5%	25.6%	28.8%	25.8%	23.4%	22.0%	19.7%
<b>B. Highest degree attained</b>								
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
No degree	40.6%	36.3%	67.0%	63.3%	66.1%	69.5%	72.4%	75.5%
Degree below B.A.	48.1%	51.3%	27.9%	30.8%	28.8%	26.0%	23.6%	21.0%
B.A. and above	11.4%	12.4%	5.1%	5.9%	5.1%	4.5%	4.0%	3.5%

Note: For the purpose of this table, persons with a trades certificate were classified as "post-secondary". This classification differs from that used in Table 1 of the official post-secondary census publication on education, viz.: Statistics Canada, 1993.

*Educational Attainment and School Attendance.* 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-328.

In panel B, "degree" includes degree, certificate or diploma.

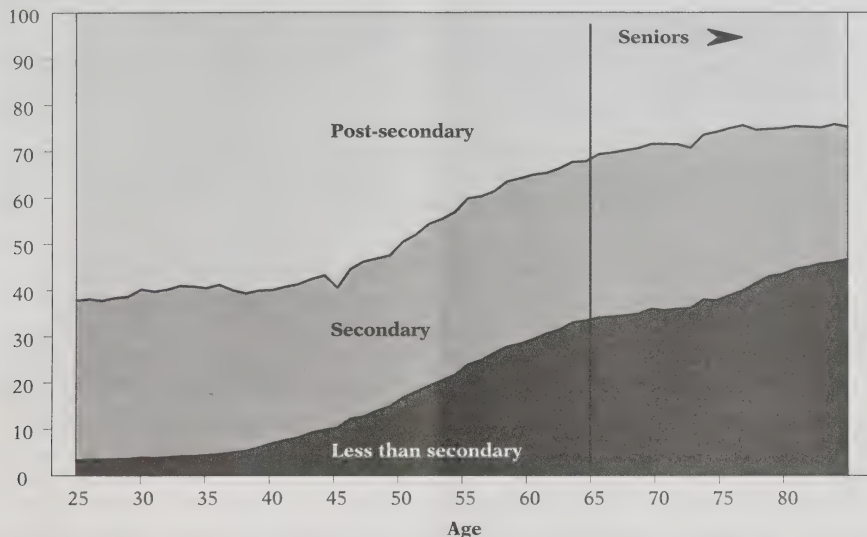
Source: 1991 Census of Canada, special tabulations.

The trends for seniors become clearer when examined in the context of the trends for the population as a whole (**Chart 6.1**). The general increase in the educational level of Canadians over time is evident, and the variation from one age group to the next among seniors is part of the general pattern. As discussed in Chapter 6.3, this suggests that as Canada's future seniors have higher educational levels than they have currently, the gap between their income and the income of the total population will likely decrease, and their dependence on government transfers will likely lessen.

**Chart 6.1**

**The Population 25 and Over by Single Years of Age and Highest Level of Schooling, Canada, 1991 (Cumulative Percent Distribution)**

Cumulative Percentage



Note: "Less than secondary" includes persons with 0 to 8 years of schooling; "secondary" includes persons with 9 to 13 years of schooling; "post-secondary" includes all other categories.

Source: 1991 Census of Canada, special tabulations.

## 6.2 Labour Force Activity

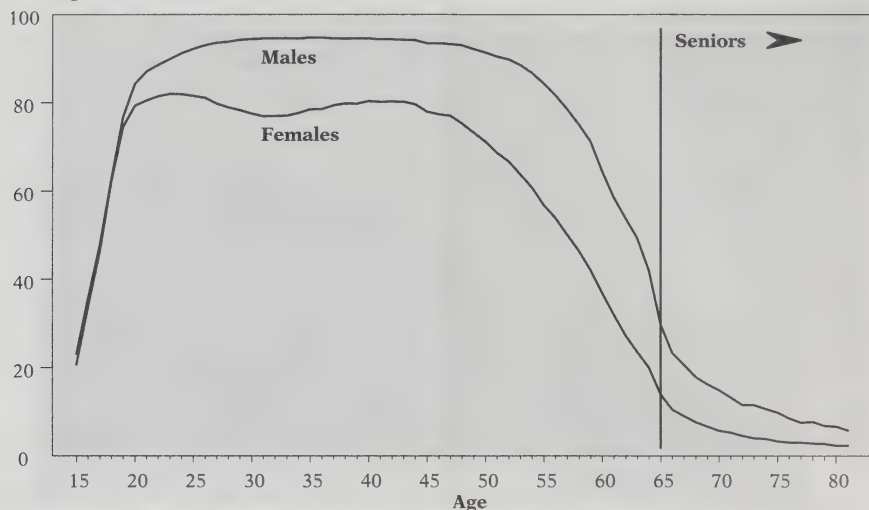
This section examines three aspects of seniors' labour force activity: their labour force participation rates, their ratio of full-time to part-time work, and their average number of weeks worked. Participation rates are based on the **week** preceding the 1991 Census; the other two measures refer to the **calendar year** 1990.

As one may well expect, **labour force participation rates** for Canada's seniors – 14.4% for males, 5.6% for females – were substantially below those for the adult population as a whole – 76.4% for males and 59.9% for females (**Appendix Table A6.1**). Let us examine these figures in the context of participation rates for the population in general (**Chart 6.2**).

**Chart 6.2**

**Labour Force Participation Rates by Age and Sex, Canada, 1991**

Participation rate (%)



Note: Chart shows all the single-year ages for which the numerator of the participation rates is 1,000 or greater.

Source: 1991 Census of Canada, special tabulations.

For males, labour force participation rates increased rapidly between the ages of 15 (23%) and 24 (91%), remained fairly constant until age 49 (92%-95%), and then began to fall. At first, the decline was fairly slow, from 91% at age 50, to 87% at age 54. After 55, however, the decline accelerated, changing from 84% for those aged 55, to 65% for those aged 60, and to 42% by age 64. The drop from age 64 to 65 was particularly sharp – from 42% to 30%; this reflected the fact that in our society, retirement at age 65 is common. By age 70, the participation rate for men was 15%, dropping to 10% at age 75 and to 7% at age 80. At these older ages, the absolute number of male seniors in the labour force was small but not negligible: for example, in 1991, 27,000 men aged 75 to 84 were in the labour force.

For females, the age pattern was similar, but the rates for women were lower in each age group, and the timing and pace of the changes from one age to the next, differed. Female rates began a steady decline at about age 47, falling from 77% to 20% by age 64. This was followed by a sharp decline to 14% at age 65. Subsequently, the rates declined more slowly,

reaching 6% at age 70 and 3% at age 75. In 1991, 15,000 women aged 75 to 84 were in the labour force.

Canada's economy has changed profoundly in recent decades: have participation rates for seniors changed as well? Data from the Censuses of 1971, 1981 and 1991 show that seniors' participation rates declined with age in all three cases. However, the age-specific rates and the pace of decline from one age group to the next have changed considerably, especially for males. Thus, in 1971 almost half of males aged 65 (48%) were in the labour force, compared with only 29% in 1991. More generally, the 1991 participation rates for both male and female seniors were lower than the 1971 rates for each age group. The potential impact of this trend on the average income of seniors is discussed in Chapter 6.3. (To ensure that the data from the three last censuses are comparable, the labour force concepts used in the 1971 Census were applied to the Censuses of 1981 and 1991 for the purpose of this analysis).

Turning to **full-time** versus **part-time work** in 1990, 68% of male seniors and 52% of female seniors worked full-time; this compares with 88% of males and 70% of females in the population aged 15 and over (**Appendix Table A6.2**). However, there were differences from one age group to the next. The proportion of male seniors who reported full-time work fell from 82% at age 65 to 65% at age 69; for females, the drop was from 61% to 47%.

For persons who worked, an important indicator of labour force activity is the **average number of weeks worked in 1990**. Surprisingly, perhaps, the average for seniors is fairly close to the average for persons 15+ as a whole: 39.2 weeks versus 42.7 weeks for men, and 38.6 weeks versus 40.8 weeks for women (**Appendix Table A6.2**). Furthermore, with the exception of age 66, the average for seniors varies little from one age group to the next.

## 6.3 Seniors' Income<sup>2</sup>

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In 1990, the vast majority of seniors (90%) had incomes between \$5,000 and \$49,999; in the total population (ages 15+), only 71% had incomes in this range (**Table 6.2**). Relatively few seniors were either in the highest income groups shown (\$50,000 or more) or in the lowest group (less than \$5,000 but excluding zero income); also, few seniors had no income at all, because old age pension programs in Canada are almost universal. Thus, 4.8% of seniors were in the highest brackets, compared with 8.5% for the total population; 4.6% of seniors were in the lowest bracket, compared with 12.1% in the total population; and only 0.8% of seniors, fewer than 24,000, had no income, compared with 8.8% in the total population.

**Table 6.2**  
**The Population by 1990 Income Group, Ages 15+, 25 to 64 and 65+, Canada, 1991**  
**Census Data**

Income group	Absolute numbers			Percentages			Cumulative percentages		
	Ages 15+	25 to 64 years	Seniors	Ages 15+	25 to 64 years	Seniors	Ages 15+	25 to 64 years	Seniors
Total	21,304,700	14,539,600	2,932,300	100.0%	100.0%	100.0%			
Zero income	1,879,900	1,047,100	23,700	8.8%	7.2%	0.8%	8.8%	7.2%	0.8%
Non-zero income:									
Less than \$5,000	2,585,600	1,253,400	133,700	12.1%	8.6%	4.6%	21.0%	15.8%	5.4%
\$ 5,000-\$ 9,999	2,794,100	1,425,400	673,400	13.1%	9.8%	23.0%	34.1%	25.6%	28.3%
\$10,000-\$14,999	2,741,400	1,407,100	911,200	12.9%	9.7%	31.1%	46.9%	35.3%	59.4%
\$15,000-\$19,999	2,002,500	1,361,800	362,100	9.4%	9.4%	12.3%	56.3%	44.7%	71.8%
\$20,000-\$24,999	1,910,100	1,472,000	241,600	9.0%	10.1%	8.2%	65.3%	54.8%	80.0%
\$25,000-\$49,999	5,586,500	4,921,400	446,000	26.2%	33.8%	15.2%	91.5%	88.6%	95.2%
\$50,000-\$99,999	1,581,000	1,455,900	113,700	7.4%	10.0%	3.9%	98.9%	98.7%	99.1%
\$100,000 or more	223,800	195,500	26,900	1.1%	1.3%	0.9%	100.0%	100.0%	100.0%

Source: 1991 Census of Canada, special tabulations.

One may prefer to compare seniors with the population aged 25 to 64 because the total population included many persons 15 to 24 who had no income or very little income. The proportion of persons 25 to 64 with incomes of \$50,000 or more was 11.3%, more than twice the proportion among seniors, 4.8%, and even higher than the proportion in the total population, 8.5%. At the same time, the proportion of persons 25 to 64 with incomes below \$5,000 (excluding zero income) was 8.6%, less than the 12.1% observed for the total population but nonetheless almost double the level of 4.6% found for seniors. Also, 7.2% of persons 25 to 64 had no income – less than the 8.8% observed for all ages combined but still substantially above the 0.8% level among seniors.

One may summarize by stating that compared with either ages 15+ or ages 25 to 64, seniors show a lower degree of disparity in income distribution. Specifically, the proportion of seniors in the highest and lowest income brackets, as defined above, was half the proportion found for persons 25 to 64.

How does the **average income** of seniors compare with that of the population as a whole? (Average income calculations exclude persons with no income.) For **men**, average income rose steadily from \$4,800 at age 15 to 19, peaked at \$42,100 at age 45 to 49, and then declined (**Table 6.3**). At age 65 to 69, average income for males was \$27,500, well below the average for males 60 to 64 (\$32,200); thereafter, the average dropped to \$22,100 at age 75 to



79, and to \$18,700 at age 85 and older. Average income for all male seniors combined was approximately \$24,500, 19% below the average for the male population as a whole, \$30,200.

**Table 6.3**  
**The Population and Mean 1990 Income by Age and Sex, Canada, 1991 Census Data**

Age	Males		Females		Mean income ratio: males/females
	Population	Mean income (\$)	Population	Mean income (\$)	
15+	9,882,400	30,200	9,542,500	17,600	1.72
15 to 19 years	621,200	4,800	573,100	4,100	1.18
20 to 24 years	930,800	14,600	898,600	11,500	1.27
25 to 29 years	1,138,000	25,600	1,073,800	18,300	1.40
30 to 34 years	1,208,600	32,300	1,100,200	20,000	1.62
35 to 39 years	1,105,400	37,200	1,022,600	21,600	1.72
40 to 44 years	1,022,500	40,600	935,800	22,900	1.77
45 to 49 years	809,500	42,100	720,500	22,500	1.87
50 to 54 years	651,600	40,500	555,400	20,700	1.96
55 to 59 years	588,000	37,500	491,300	18,400	2.04
60 to 64 years	554,500	32,200	514,700	15,300	2.11
65+	1,252,200	24,500	1,656,400	15,300	1.61
65 to 69 years	480,600	27,500	561,500	14,800	1.85
70 to 74 years	348,800	24,400	442,900	15,400	1.59
75 to 79 years	237,800	22,100	334,800	15,600	1.42
80 to 84 years	122,600	20,600	197,700	15,600	1.32
85+	62,500	18,700	119,500	15,300	1.22

Note: Mean income calculated for persons with non-zero income only.

Source: 1991 Census of Canada, special tabulations.

For **women**, average income rose from \$4,100 at age 15 to 19, peaking at \$22,900 at age 40 to 44; this peak income was just over half the peak for men. Female average income then declined steadily, dropping to \$15,300 at age 60 to 64. Thereafter, the income of female seniors varied relatively little, changing from \$14,800 at age 65 to 69 to \$15,600 at age 75 to

79 and to \$15,300 at age 85+. For all female seniors combined, the average was \$15,300, 13% below the average for females of all ages combined, \$17,600. The small variation in the mean income of female seniors from one age to another reflects the fact that old age pension programs (the payments of which do not depend on age of senior) constituted a major source of income for many women.

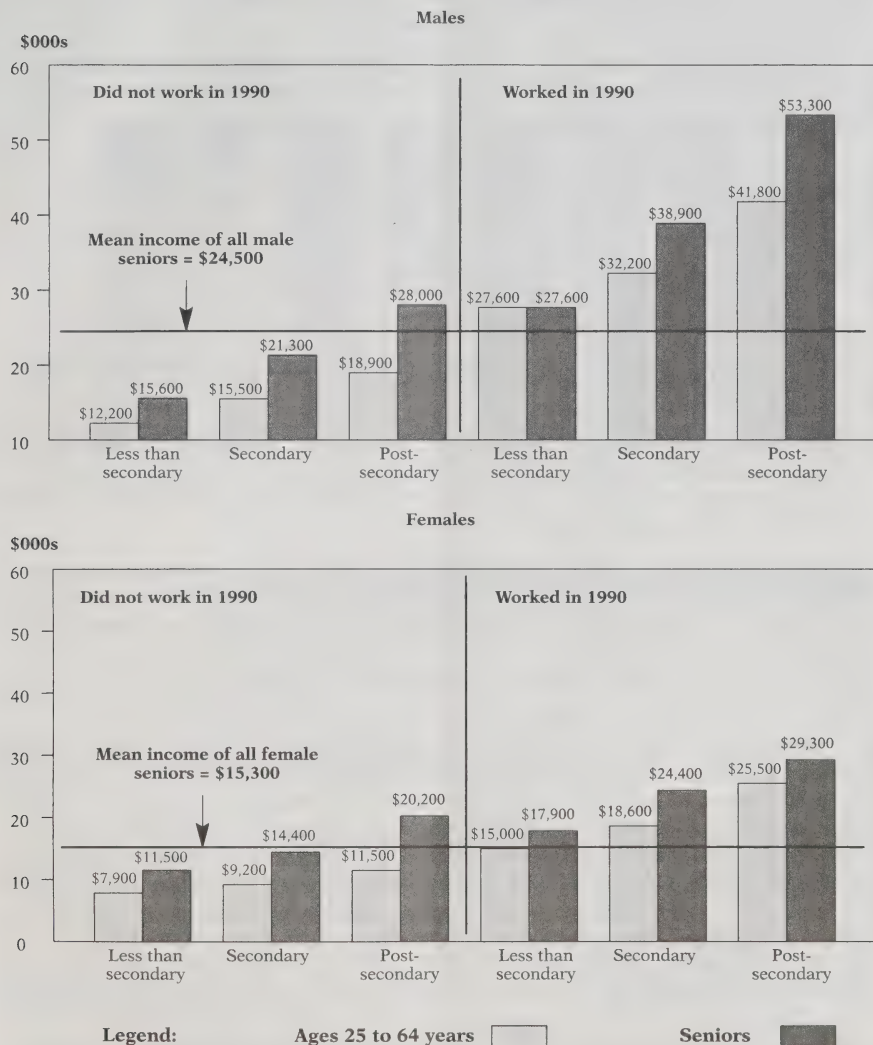
As we have seen, the average income of seniors (whether male or female) was below that of the population as a whole, and an even greater gap is found if one compares seniors with persons 25 to 64. Yet, if one compares the average income of seniors with that of persons 25 to 64, after cross-classifying by sex, by work activity (whether or not a person worked in 1990), and by education (less than secondary, secondary, or post-secondary), the results are strikingly different: **in each case, the average income of seniors was considerably higher (Chart 6.3).** (Males with less than secondary education who worked in 1990 constitute a minor exception: in this case the average incomes of seniors and of persons 25 to 64 were equal). Why is it, then, that seniors as a whole had a **lower** average income than persons aged 25 to 64?

Compared to those aged 25 to 64, seniors were concentrated in the categories with low average incomes (**Appendix Table A6.3**). For example, 35% of all male seniors had less than secondary education and did not work in 1990, compared to less than 3% of males aged 25 to 64. These groups also had the lowest average incomes: \$15,600 for seniors, \$12,200 for those aged 25 to 64. By contrast, males with post-secondary education who worked in 1990 accounted for only 8% of seniors, compared with 54% of those aged 25 to 64. These groups had the highest average incomes: \$53,300 for seniors, \$41,800 for those 25 to 64.

This analysis suggests that the average income of seniors as a whole was lower than that of persons 25 to 64 because of the differences between the two populations with regard to the distribution by education and work activity. What would the average income of male and female seniors have been if they had **the same distribution** as that of persons 25 to 64 of the same sex? Demographers answer this question by using the method known as "standardization". Applying this method one finds this answer: The average income of male seniors would have been \$44,200, compared with the actual average of male seniors, \$24,500, and compared with the actual average of males aged 25 to 64, \$35,500. Similarly, the average income of female seniors would have been \$24,500, compared with the actual average of female seniors, \$15,300, and compared with the actual average of females aged 25 to 64, \$20,200. Thus, for both genders, **the average income of seniors would have been higher** than that of persons 25 to 64, had both populations had the same distribution by education and work activity; this confirms that, indeed, the differences in distribution explain **the lower average income of seniors.**<sup>3</sup>

**Chart 6.3**

**Mean 1990 Income by Sex, Labour Force Activity and Schooling, Ages 25 to 64 and 65+, Canada, 1991 Census Data**



Source: 1991 Census of Canada, special tabulations.

The foregoing discussion suggests that the current trend towards higher educational levels of seniors (**Chapter 6.1**) will likely tend to **reduce** the future gap between the average income of seniors and that of the total population; on the other hand, the falling labour force participation rates of seniors (**Chapter 6.2**) may tend to **increase** this gap. The net result depends on which of the two factors will predominate.

More insight into seniors' income may be gained by examining the contribution of various income sources to the total income of seniors. For expediency, we have aggregated these sources into five categories:

1. Employment – wages, salaries, net income from farm self-employment, and net income from unincorporated non-farm businesses and professional practices;
2. Government retirement – Old Age Security, GIS, Canada Pension Plan and Quebec Pension Plan;
3. Investment – dividends, interest etc.;
4. Private retirement – retirement pensions, annuities (including annuities from RRSPs), etc.;
5. Other – all sources not mentioned above, such as Unemployment Insurance Commission payments, Family Allowance, Federal Child Credit, provincial income supplements, veterans' pensions, alimony, net income from roomers and boarders, scholarships, etc.

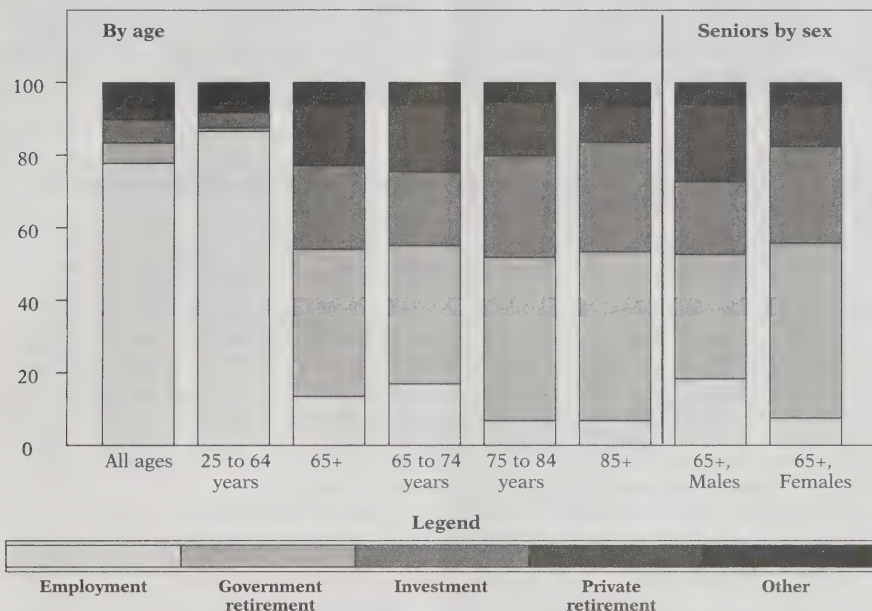
For all seniors combined, government retirement income was the main component of total income, accounting for over 40%, or \$7,800 (**Chart 6.4**). The importance of government retirement income for seniors differed by sex and by age, though it remained the principal income source in all cases. For males it represented 34% of total income and for females, as much as 48%; for the 65 to 74 age group it represented 38%, and for the 85+ group, as much as 47%.

Comparing government retirement income and private retirement income yields interesting findings. Private retirement income was third in significance for seniors as a whole, accounting for \$3,200 or 17% of total income, but its importance varied by sex and age group. Thus, for male seniors, private retirement accounted for \$5,200 or 21% of total income – the second most important component. For female seniors, on the other hand, it accounted for only \$1,740 or 11% of total income – the third-ranking component. This difference reflects past differences between men and women in labour force participation and income. Similarly, the importance of private retirement income declined with age, from \$3,700 or 27% among seniors aged 65-74, to \$1,600 or 10% among those aged 85+. This trend reflects improvements over time in pension plans that have become available through the work place, as well as the increasing role played by annuities that have become available through RRSPs. If these trends continue, the income situation of Canada's seniors will likely improve.

**Chart 6.4**

**Components of Total 1990 Income, Selected Population Groups by Age and Sex, Canada, 1991 Census Data (Per \$100 of Total Income)**

Percentage



Notes: "All ages" refers to ages 15+.

See text with regard to definition of income components.

Source: 1991 Census of Canada, special tabulations.

The second most important source of income for all seniors combined was investment, accounting for \$4,400 or 23% of total income. Differences existed by age group and sex; in particular, investment represented the second most important component for female seniors but it only ranked third for male seniors, after private pensions.

For all seniors combined, employment income amounted to \$2,600, or 13% of total income. It was more important for men than for women, and for younger seniors than for intermediate and older seniors.

To this point we have focused on personal income. However, one's financial situation is often affected by family and household income as well.



Average income for senior **families** was 21% lower than that for all families combined; for senior **households**, average income was 23% lower (**Table 6.4**). These differences were similar to the 20% gap for individual incomes. As discussed in Chapter 5.3, however, the average size of senior families (2.0 persons) and senior households (2.2 persons) was considerably smaller than the average of families and households in Canada generally (3.1 persons per family, 2.7 persons per household). As a consequence, **average per capita income for senior families and households was higher than for Canadian families and households generally**: 11% higher for families, 3% higher for households.

**Table 6.4**

**Mean 1990 Income for Individuals, Families and Households, Seniors Versus All Persons, Canada, 1991 Census Data**

Universe	Age group	Number	Mean income (\$)	Per capita mean income (\$)	Income ratio: senior/total (%)		Persons per household or family
					Mean income	Per capita mean income	
Individuals	All persons (ages 15+)	19,424,900	24,000	24,000	80.1%	80.1%	N/A
	Seniors (ages 65+)	2,908,600	19,200	19,200			N/A
Families	All families	7,355,700	51,300	16,700	79.1%	110.6%	3.07
	Senior families	1,028,800	40,600	18,500			2.19
Households	All households	10,018,300	46,100	17,300	77.1%	103.2%	2.67
	Senior households	2,161,300	35,600	17,800			1.99

Note: "Senior families" refers to families in which one or more of the following is a senior: husband, wife, common-law partner, lone parent.

"Senior households" refers to a household in which at least one member is a senior.

Source: 1991 Census of Canada, special tabulations.

## 6.4 Seniors' Spending

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Information on spending as collected in the 1991 Census was restricted to housing. More detailed information was collected by Statistics Canada in the 1990 Family Expenditure Survey. This survey, however, was based on a sample of households in 17 metropolitan areas, and, therefore, the results are not entirely comparable with those from the Census. To avoid methodological difficulties, the discussion in Chapter 6.4 is based solely on the survey data, while the 1991 Census data will be used in discussing dwellings in Chapter 7.<sup>4</sup>

For senior households, the 1990 survey data show that shelter costs constituted the largest among 14 categories of expenditure, accounting for 21 cents of every dollar spent (**Table 6.5**). Four other spending areas are noteworthy: personal taxes (17%), food (14%), gifts/contributions (11%) and transportation (10%). Together, these categories accounted for 73% of the expenditure of senior households.

The categories with a marked difference between senior households and all households (a difference of at least three percentage points) are gifts/contributions, personal taxes and shelter costs. Senior households spent 11% of their expenditure on gifts/contributions, compared with only 4% for all households combined. On the other hand, personal taxes accounted for 17% of senior household expenditure, compared with 22% for all households. Shelter costs for seniors were relatively higher – 21% versus 17%.

The finding that seniors spent relatively more on gifts/contributions than the general population corresponds with everyday experience. The difference in personal taxes is explained in part by lower average household income for seniors – \$29,900, compared with \$49,200 for the total population – and in part by tax deductions that benefit seniors (e.g., the “age deduction” given to seniors for the purpose of federal income tax). To explain why shelter costs accounted for a higher proportion of the expenditure of senior households (21%), compared with the expenditure of all households (17%), let us examine households of married couples (**Table 6.5, Cols. 3 and 4**). In this group of households, shelter costs accounted for practically the same proportion of the expenditure of senior households, 17%, and of all households, 16%. This suggests that, generally, shelter costs accounted for a higher proportion of the expenditure of senior households because one-person households constituted a relatively high proportion of senior households (in one-person households, shelter costs were particularly high relative to total expenditure; the reason is that whereas expenditures on such items as food and clothing rose more or less proportionally to household size, shelter costs did not).

**Table 6.5**  
**Household Expenditure by Expenditure Category, All Households and Senior**  
**Households, Canada, 1990**

Category of expenditure	All household categories		Households of married couples	
	All households (1)	Senior households (2)	All households (3)	Senior households (4)
Expenditure in dollars				
Food	\$5,980	\$3,990	\$7,040	\$5,170
Shelter	\$8,230	\$5,960	\$9,200	\$6,660
Household operation	\$1,910	\$1,110	\$2,250	\$1,340
Household furnishing and equipment	\$1,430	\$770	\$1,760	\$1,120
Clothing	\$2,600	\$1,250	\$3,090	\$1,720
Transportation	\$5,600	\$2,840	\$6,810	\$4,480
Health care	\$850	\$700	\$970	\$940
Personal care	\$890	\$560	\$1,040	\$710
Recreation	\$2,360	\$1,320	\$2,850	\$2,140
Reading materials, education, and miscellaneous	\$1,990	\$980	\$2,320	\$1,370
Tobacco products and alcoholic beverages	\$1,280	\$640	\$1,470	\$850
<b>Total current consumption</b>	<b>\$33,100</b>	<b>\$20,130</b>	<b>\$38,790</b>	<b>\$26,500</b>
Personal taxes	\$10,630	\$4,810	\$13,510	\$6,680
Security	\$2,110	\$630	\$2,720	\$1,170
Gifts and contributions	\$1,730	\$3,050	\$2,040	\$4,770
<b>Total expenditure</b>	<b>\$47,580</b>	<b>\$28,610</b>	<b>\$57,060</b>	<b>\$39,110</b>
<b>Total income (before taxes)</b>	<b>\$49,190</b>	<b>\$29,950</b>	<b>\$59,940</b>	<b>\$40,190</b>

**Table 6.5**  
**Household Expenditure by Expenditure Category, All Households and Senior**  
**Households, Canada, 1990 (concluded)**

Category of expenditure	All household categories		Households of married couples	
	All households (1)	Senior households (2)	All households (3)	Senior households (4)
Percentages (total expenditure = 100%)				
Food	12.6%	13.9%	12.3%	13.2%
Shelter	17.3%	20.8%	16.1%	17.0%
Household operation	4.0%	3.9%	3.9%	3.4%
Household furnishing and equipment	3.0%	2.7%	3.1%	2.9%
Clothing	5.5%	4.4%	5.4%	4.4%
Transportation	11.8%	9.9%	11.9%	11.5%
Health care	1.8%	2.4%	1.7%	2.4%
Personal care	1.9%	2.0%	1.8%	1.8%
Recreation	5.0%	4.6%	5.0%	5.5%
Reading materials, education, and miscellaneous	4.2%	3.4%	4.1%	3.5%
Tobacco products and alcoholic beverages	2.7%	2.2%	2.6%	2.2%
<b>Total current consumption</b>	<b>69.6%</b>	<b>70.4%</b>	<b>68.0%</b>	<b>67.8%</b>
Personal taxes	22.3%	16.8%	23.7%	17.1%
Security	4.4%	2.2%	4.8%	3.0%
Gifts and contributions	3.6%	10.7%	3.6%	12.2%
<b>Total expenditure</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Expenditure/income</b>	<b>96.7%</b>	<b>95.5%</b>	<b>95.2%</b>	<b>97.3%</b>

Notes: Data based on a sample of households in 17 metropolitan areas.

"Senior households" in Col. 2 are households in which the age of the husband or of the reference person is 65 +.

"Senior households" in Col. 4 are households in which the husband's age is 65 +.

Source: Statistics Canada, 1992. *Family Expenditure in Canada*. Ottawa: Dept. IST, Cat. No. 62-555 Tables 6 and 12a.





# Chapter

## 7

### Seniors' Dwellings: Most Are Owned and Mortgage-free

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Data on dwellings are important to the study of Canada's seniors because they shed light on such issues as affordable housing. Of the many relevant variables, Chapter 7 deals with three: dwelling type, dwelling tenure and shelter cost. In the following discussion, the term "senior dwelling" refers to a dwelling occupied by a household with at least one senior. Dwellings occupied by households with no senior are referred to as "non-senior dwellings".

Canada's 10 million households may be classified into three **dwelling types**: single detached, highrise apartments (five stories or more) and "all others". In 1991, the majority of Canadian households, 57%, were in single detached dwellings; the percentage for senior households and non-senior households was very similar. On the other hand, there was a clear difference in highrise apartments: 14% of senior dwellings fell into this category, compared with only 8% of non-senior dwellings.

For all Canadian households combined, 63% owned their dwelling and 37% rented it. For senior households, 32% were in rented dwellings, compared with 39% for non-senior households. More senior households owned their dwelling than did non-senior households – 68% versus 61%.

Compared with senior renters, senior owners had substantially lower shelter costs, and substantially higher household income. Consequently, senior owners spent 11% of their household income on shelter while senior renters spent 25% (**Table 7.1, Panel A**). A much smaller gap existed between non-senior owners and renters – 15% versus 20%.

Among owners, one can distinguish between those who carried a mortgage and those who did not. Mortgage-free dwellings accounted for 1.2 million senior dwellings out of a total of 1.4 million senior dwellings that were owned (84%); only 38% of non-senior owned dwellings were mortgage-free. Mortgage-free senior households spent a small fraction of their household income on shelter: 8%, compared with 23% for senior households with a mortgage (**Table 7.1, Panel B**). The proportion of household income spent on shelter by senior owners who carried a mortgage (23%) was close to that spent by senior renters (25%). Thus, the important distinction is not between senior dwellings that were rented and senior dwellings that were owned, but between mortgage-free senior dwellings and other senior dwellings. Similarly, among non-senior households, mortgage-free owners spent 6% of their household income on shelter, while mortgaged owners and renters each spent more than 20%. There is, however, a major difference between seniors and non-seniors: over half of all senior households (56%) were in owned and mortgage-free dwellings, compared with less than a quarter of all non-senior households (23%).

**Table 7.1**  
**Selected Data on 1990 Shelter Cost for Senior Households and Non-senior Households, Canada, 1991 Census Data**

A – Shelter cost and mean income of owners and renters	All households			Senior households			Non-senior households		
	Owners and renters	Owners	Renters	Owners and renters	Owners	Renters	Owners and renters	Owners	Renters
Shelter cost of owner and renter	\$7,600	\$8,200	\$6,600	\$5,000	\$4,600	\$6,000	\$8,300	\$9,300	\$6,700
Mean annual household income	\$46,600	\$55,800	\$31,300	\$35,500	\$41,200	\$23,800	\$49,600	\$60,300	\$33,000
Shelter cost as percent of income	16.3%	14.7%	20.9%	14.2%	11.1%	25.0%	16.7%	15.4%	20.3%
B – Major owner payments for households with and without mortgages									
	All households			Senior households			Non-senior households		
	All owners	With mortgages	Without mortgages	All owners	With mortgages	Without mortgages	All owners	With mortgages	Without mortgages
Number of owned households, millions	6.0	3.1	2.9	1.4	0.2	1.2	4.6	2.9	1.7
Households as percent of "all owners"	100.0%	51.5%	48.5%	100.0%	16.1%	83.9%	100.0%	62.4%	37.6%
Annual owner major payments	\$8,200	\$12,700	\$3,400	\$4,600	\$11,700	\$3,200	\$9,300	\$12,700	\$3,500
Mean annual household income	\$55,800	\$59,500	\$51,800	\$41,200	\$50,700	\$39,400	\$60,300	\$60,200	\$60,300
Owner major payments as percent of income	14.7%	21.3%	6.6%	11.1%	23.0%	8.2%	15.4%	21.2%	5.9%

Notes: "Shelter cost" refers to (1) for rented dwellings – gross rent, i.e., cash rent plus payments for utilities and municipal services; (2) for owned dwellings – owners' major payments, i.e., utilities, municipal services, mortgage payments, municipal and school taxes and condominium fees.

Data exclude households in dwellings on Indian Reserves.

Source: 1991 Census of Canada, special tabulations.

# Chapter

## 8

### Seniors' Health: Life Expectancy is Longer Than Ever

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The health of the elderly is one of the most important aspects of their overall well-being. Not only is good health a societal objective, but failure to promote and achieve it carries a high cost. Chapter 8 reviews three health-related issues: death and illness; disability; and quality of life. The census does not collect information on these topics, but Statistics Canada compiles information from special surveys and from administrative records such as vital statistics.

#### 8.1 Death and Illness: Life Expectancy, Cause of Death, Stays in Hospital

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Life expectancy is the most common indicator of mortality in a given population and, by implication, of prevailing health conditions. In 1990, life expectancy at age 65 was 15.4 years for males and 19.6 for females (**Table 8.1**). From 1921 to 1990, life expectancy at age 65 increased by 2.3 years for males and by 6.1 years for females. Most of the increase occurred after 1951: since then, life expectancy at age 65 has increased 2.1 years for males and 4.6 years for females.

As life expectancy at age 65 increased over time, so did the gap between men and women: in 1921, life expectancy for females exceeded that for males by 0.5 years; in 1951, the gap increased to 1.7 years; by 1990 it had climbed to 4.2 years.

Similar trends, but on a smaller scale, apply to seniors at other ages. Male life expectancy at age 85 increased by only 1.1 years between 1921 and 1990, while the corresponding figure for females was 2.4 years. Also, the gap between the 1990 life expectancy of men and women was only 1.5 years at age 85, compared with 4.2 years at age 65.

To put these figures in perspective, between 1921 and 1990, life expectancy at birth climbed from 58.8 to 73.9 years for males (up 15.1 years), and from 60.6 to 80.5 years for females (up 19.9 years). The 1.8-year gap between the sexes in 1921 had increased to 6.6 by 1990. Thus, in terms of years added to life expectancy, the reduction of mortality during this century has benefited women more than men, and younger age groups more than seniors. (That the younger ages benefited more than seniors may be illustrated further by the change in death rates, 1921 to 1989: for ages 1 to 4, death rates fell by almost 95%, from 7.4 deaths per 1,000 population to 0.4; for ages 65 to 69, death rates fell by only 40%, from 33.3 to 19.7.)<sup>1</sup>

**Table 8.1**  
**Life Expectancy at Selected Ages, by Sex, Canada 1920/22 to 1989/1991**

Period	Age			
	0	65	75	85
<b>A: Males</b>				
1920-1922	58.8	13.0	7.6	4.1
1925-1927	60.5	13.3	7.8	4.2
1930-1932	60.0	13.0	7.6	4.1
1935-1937	61.3	13.0	7.6	4.3
1940-1942	63.0	12.8	7.5	4.1
1945-1947	65.1	13.2	7.9	4.4
1950-1952	66.4	13.3	7.9	4.3
1955-1957	67.7	13.4	8.0	4.4
1960-1962	68.4	13.6	8.2	4.6
1965-1967	68.7	13.6	8.3	4.6
1970-1972	69.4	13.8	8.5	5.0
1975-1977	70.3	14.0	8.7	5.1
1980-1982	71.9	14.6	9.0	5.2
1985-1987	73.0	14.9	9.1	5.1
1989-1991	73.9	15.4	9.4	5.2
<b>B: Females</b>				
1920-1922	60.6	13.6	8.0	4.3
1925-1927	62.3	14.0	8.1	4.2
1930-1932	62.1	13.7	8.0	4.4
1935-1937	63.7	13.9	8.1	4.6
1940-1942	66.3	14.1	8.2	4.4
1945-1947	68.6	14.6	8.6	4.6
1950-1952	70.9	15.0	8.8	4.7
1955-1957	73.0	15.6	9.1	5.0
1960-1962	74.3	16.1	9.5	5.0
1965-1967	75.3	16.8	10.0	5.3
1970-1972	76.5	17.6	10.7	5.9
1975-1977	77.7	18.2	11.3	6.3
1980-1982	79.1	18.9	11.9	6.6
1985-1987	79.7	19.1	11.9	6.4
1989-1991	80.5	19.6	12.3	6.7
<b>C: Female-male difference</b>				
1920-1922	1.8	0.5	0.4	0.3
1925-1927	1.9	0.7	0.3	0.0
1930-1932	2.1	0.7	0.4	0.3
1935-1937	2.3	0.9	0.5	0.2
1940-1942	3.3	1.3	0.7	0.3
1945-1947	3.6	1.4	0.7	0.3
1950-1952	4.5	1.7	0.9	0.4
1955-1957	5.3	2.2	1.1	0.5
1960-1962	5.8	2.6	1.3	0.4
1965-1967	6.5	3.2	1.7	0.7
1970-1972	7.0	3.8	2.2	0.9
1975-1977	7.4	4.2	2.6	1.2
1980-1982	7.2	4.4	2.9	1.4
1985-1987	6.7	4.2	2.8	1.3
1989-1991	6.6	4.2	2.9	1.5

Notes: The 1920-22 life table is based on deaths for 1920-1922; in the text, it is referred to as the "1921 life table". A similar note also applies to the other years shown.

The 1920-22 life table excludes Quebec.

Sources: For the life tables of 1921 to 1981: Nagnur, D., 1986. *Longevity and Historical Life Tables, 1921-1981*. Ottawa: DSS, Cat. No. 89-506.

For the life tables of 1986: Statistics Canada/CCHI. Official unpublished abridged 1986 life tables.

The 1990 data were taken from an unofficial life table calculated by the Demography Division of Statistics Canada.

The impact of mortality on seniors, in comparison with the impact on the population as a whole, is illustrated by death statistics for 1989 (**Appendix Table A8.1**). Death rates in the total population were 8.1 per 1,000 for males and 6.5 per 1,000 for females; for seniors, the rates were six to seven times higher – 56.7 for men and 39.7 for women. In terms of absolute numbers, 104,000 males and 87,000 females died in 1989. Of these, 70,000 of the males (67%) and 69,000 of the females (79%) were seniors – yet seniors accounted for only 10% of all males and 13% of all females in the total population.

In both the total population and the senior population, male death rates were considerably higher than female death rates. As well, senior mortality rates increased sharply from one age group to the next and the higher male mortality rates were evident in each age group. Thus, for males, mortality rates increased from 26.9 per 1,000 in the age group 65 to 69, to 65.8 in the age group 75 to 79, and to 187.8 in the age group 85+. For females, the rates were 13.6, 36.8 and 141.2, respectively.

In 1989, diseases of the circulatory system (including heart disease) and cancer were the leading causes of mortality for seniors and for the population as a whole. This applied to both males and females. Among seniors, these causes accounted for 72% of male deaths and for 71% of female deaths.

Diseases of the circulatory system were the most important cause of death not only for seniors as a whole but also for male and female seniors in each of the age groups 65 to 69, 70 to 74, 75 to 79, 80 to 84 and 85+, usually accounting for 40% or more of all deaths; however, women aged 65 to 69 were the exception: for this group, cancer was the leading cause and diseases of the circulatory system accounted for 34% of all deaths. For either gender, death rates from cancer and from diseases of the circulatory system increased with age, but cancer rates increased much more slowly. Consequently, the proportion of deaths from cancer actually decreased with age of seniors. For instance, among males 65 to 69, cancer accounted for 36% of deaths, compared with 41% for diseases of the circulatory system. At age 85+, cancer accounted for 17% of deaths, and diseases of the circulatory system, for 48%. The trend was similar but even more pronounced for women.

For public health policy and planning, data on illness (morbidity statistics) are as important as death statistics, even though morbidity statistics are cited less frequently. One measure of serious illness and accidents is the number of days people stay in hospitals because of specific causes (**Appendix Table A8.2**). In the fiscal year 1989/90, males of all ages spent 17.7 million days in hospital, and men aged 65+ spent 9.4 million days. Thus, 53% of hospital days for all males were spent by seniors – five times the proportion of male seniors in the total male population (10%). Females spent 23.7 million days in hospital, and of these, 13.5 million were spent by seniors. Seniors thus accounted for 57% of hospital days spent by all women, yet female seniors account for only 13% of the total female population.

For males of all ages combined, the average hospital stay was 1.4 days per person, compared with 1.8 for females. For seniors, the average stays were 7.5 days for men and 7.7 for women. The female average was higher in both groups, but the difference between the sexes was smaller among seniors.



The two senior age groups for which data on hospitalization are published (65 to 74 and 75+) differ sharply. The average stay for males 65 to 74 was 4.9 days; for males 75+, it was 12.1 days. The corresponding averages for females were 4.0 and 12.7 days.

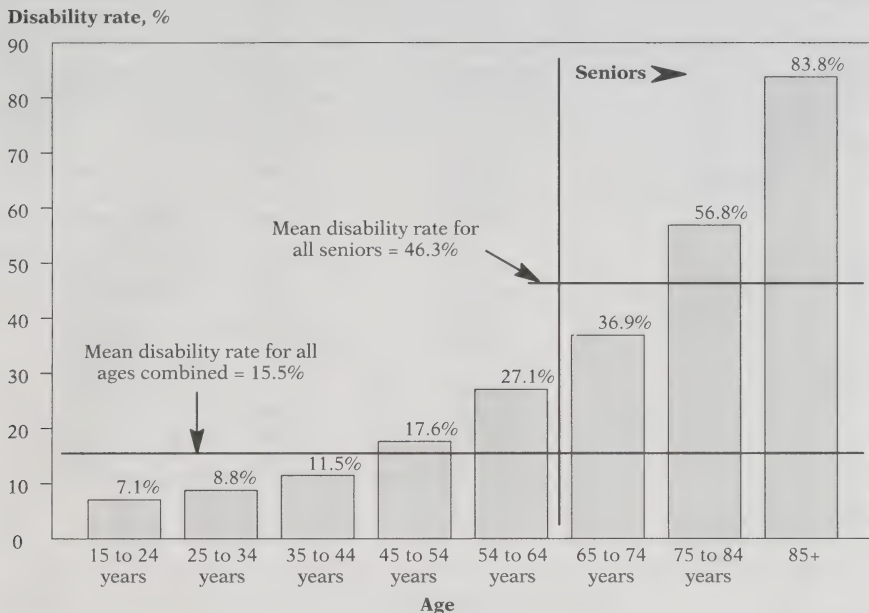
The leading cause of hospitalization of seniors of either sex was diseases of the circulatory system, which accounted for 28% of the days spent in hospital by male seniors; the figure for female seniors was 27%. Cancer accounted for 11% of days spent in hospital by male seniors and for 8% of days spent by female seniors. Other leading causes of hospitalization among seniors included respiratory diseases, mental disorders and diseases of the nervous system.

## 8.2 Disability

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From the 1991 Health and Activity Limitation Survey (HALS),<sup>2</sup> Statistics Canada estimated that about 1.4 million seniors, 46%, had some degree of disability, including minor conditions. By comparison, only 15% of the total population had some disability. This gap reflects the fact that disability rates increase with age (**Chart 8.1**). Fewer than four out of ten (37%) seniors aged 65 to 74 had disabilities, compared with over eight out of ten (84%) in the 85+ age group. Interestingly, in the age groups 75 to 84 and 85+, disability rates for male seniors were somewhat lower than the rates for females. The reason may be that within these age groups, females were more concentrated in the older part of the age range than were males.

**Chart 8.1**  
**Age-specific Disability Rates, Canada, 1991**



Note: Disability rate for age x = (persons with disability, age x)/(total population, age x)

Source: Statistics Canada, HALS, special tabulations.

The proportion of both male and female seniors with disabilities who lived in health-related institutions increased rapidly with age. Thus, only 4.5% of men with disabilities aged 65 to 74 lived in health-related institutions; this increased to 37.0% for the 85+ age group (**Table 8.2**). The increase for women was even more extreme: from 4.7% to 49.5%. Again, the difference between men and women may be related to the fact that within each age group the age structure of women was older than that of men. Data on seniors living in institutions by age are particularly important because of the cost of living in institutions, and because of the ageing of Canada's senior population (**Chapter 3**).

The severity of disability also increased substantially with age. In the 65 to 74 age group, fewer than one-fifth (19.5%) of seniors had disabilities classified as "severe", compared with over three-fifths (63.3%) in the 85+ age group (**Table 8.3**).

**Table 8.2**

**Percentage of Seniors with Disabilities Who Live in Health-related Institutions by Age and Sex, Canada, 1991**

Sex	Age	Total seniors with disabilities	Live in institution	Percent in institution
Total	65+	1,448,900	212,900	14.7%
	65 to 74 years	732,700	33,900	4.6%
	75 to 84 years	507,800	83,000	16.4%
	85+	208,300	96,000	46.1%
Males	65+	569,700	61,100	10.7%
	65 to 74 years	331,900	14,900	4.5%
	75 to 84 years	180,700	25,100	13.9%
	85+	57,200	21,200	37.0%
Females	65+	879,100	151,800	17.3%
	65 to 74 years	400,800	19,000	4.7%
	75 to 84 years	327,200	57,900	17.7%
	85+	151,100	74,800	49.5%

Source: Statistics Canada, HALS special tabulations.

**Table 8.3**

**Senior with Disabilities by Age and Severity of Disability, Canada, 1991**

Age group	Total	"Severe" disability	"Moderate" disability	"Mild" disability
<b>A. Absolute numbers</b>				
65+	1,448,900	470,000	470,700	508,100
65 to 74 years	732,700	142,700	253,600	336,500
75 to 84 years	507,800	195,600	163,100	149,100
85+	208,300	131,800	54,000	22,500
<b>B. Percentages</b>				
65+	100.0%	32.4%	32.5%	35.1%
65 to 74 years	100.0%	19.5%	34.6%	45.9%
75 to 84 years	100.0%	38.5%	32.1%	29.4%
85+	100.0%	63.3%	25.9%	10.8%

Source: Statistics Canada, 1992. *The Daily*, 13 October 1992. Ottawa: Dept. IST, Cat. No. 11-001, p.11.

The data on disability shed new light on seniors' life expectancy through the concept of "health expectancy".<sup>3</sup> In 1986, life expectancy at age 65 was 14.9 years for males and 19.1 for females (**Table 8.1**). Health expectancy answers the following question: on the average, how many of these years did a senior spend (i) with no disability; (ii) with a disability but with no dependence for any activity; (iii) with "some dependence" (e.g., for heavy housework or groceries); (iv) with "moderate dependence" (e.g., for going out, light housework or meal preparation); (v) with "heavy dependence" (e.g., for personal care or mobility within the home); and (vi) as a resident in an institution. The 1986 data show:

	<b>Males</b>	<b>Females</b>
Life expectancy at age 65 (in years)	14.9	19.1
Health expectancy at age 65 (in years):		
No disability	8.1	9.4
Disability but no dependence	2.5	1.8
Some dependence	1.4	2.4
Moderate dependence	1.3	2.4
Heavy dependence	0.7	1.0
In an institution	1.0	2.3

For either gender, only about half of seniors' life expectancy was free of disability; the other half involved varying degrees of disability and dependence.

HALS covered five categories of disability: mobility (walking, moving, carrying objects); agility (bending, dressing, cutting one's toenails); hearing (if a hearing aid does not correct the impairment); seeing (if glasses do not correct the impairment); and speaking.

The proportion of seniors affected by each of these disabilities was as follows: mobility, 34%; agility, 30%; hearing, 19%; seeing, 12%; speaking, 4%.

Insight into how disability can limit seniors' activities comes from the National Survey on Ageing and Independence (NSAI), discussed in detail in Chapter 8.3. In the NSAI, seniors with disabilities were asked about their ability to cope: 85% said they were able to cope either "very well" or "fairly well", while 14% reported "not coping well" or "not at all".

### 8.3 Quality of Life

Ultimately, quality of life is a matter of perception. It is appropriate, therefore, to end the discussion of seniors' health by examining data on self-assessment of the health state of seniors. Two sources of data are Statistics Canada's 1991 General Social Survey, Cycle 6

(GSS-6); and the 1991 National Survey on Ageing and Independence (NSAI), a joint project of Statistics Canada and several other federal departments.<sup>4</sup> These surveys, however, only covered the population in private households and excluded persons living in institutions.

GSS-6 asked: "Compared to other people your age, how would you describe your state of health? Would you say it was excellent, very good, good, fair, poor?" Most of Canada's seniors (72%) reported "excellent", "very good" or "good" (subsequently labelled "positive responses"); only 28% reported "fair" or "poor" (subsequently labelled "negative responses"). For all adults combined (ages 15+), "positive responses" outnumbered "negative responses" 87% to 13% (**Table 8.4**). Positive responses declined with age within the senior population: 75% for seniors 65 to 74 versus 68% for seniors 75+.

**Table 8.4**  
**Percent "Positive" and "Negative" Responses to Selected Self-assessment Items of GSS-6, by Age Group, Canada 1991**

Item on GSS-6 questionnaire	Response	Age group			
		15+	65+	65 to 74 years	75+
		Percent			
State of health compared to others	Excellent, very good, good	86.9	72.5	74.9	68.4
	fair, poor	13.1	27.5	25.1	31.6
Health satisfaction	Satisfied to some degree	87.9	84.2	85.2	82.5
	Dissatisfied to some degree	12.1	15.8	14.8	17.5
Life satisfaction	Satisfied to some degree	94.7	95.0	95.4	94.2
	Dissatisfied to some degree	5.3	5.0	4.6	5.8

Notes: Percentages refer to persons who answered the question and exclude non-responses. Percentages of non-responses vary from 0% to 14.7%.

Data cover private households only and exclude persons living in institutions.

Source: Statistics Canada, GSS-6, special tabulations.

A related question was: "Are you satisfied or dissatisfied with your health?" Among seniors as a whole, 84% were satisfied, 16% were dissatisfied; the corresponding figures for the total adult population were 88% and 12%.

Respondents were also asked about their satisfaction with "life in general". Seniors' satisfaction with life was even greater than with their health: satisfied – 95%, dissatisfied – 5%, the same proportions as for the total adult population.

These figures are corroborated by the NSAI, which found that 94% of seniors were "satisfied" with their lives and 6% were "dissatisfied". The NSAI also confirmed the



association between life satisfaction and perceived health status: among seniors whose perceived health was “excellent” or “good”, 94% were “satisfied” with life, compared with 86% for seniors whose perceived health was “fair” or “poor”.

To study “emotional health”, GSS-6 asked seniors the following questions:

“During the past few weeks, how often have you felt:

- on top of the world?
- very lonely or remote from other people?
- particularly excited, or interested in something?
- depressed or very unhappy?
- pleased about accomplishing something?
- bored?
- proud because someone complimented you on something you had done?
- so restless you couldn't sit long in a chair?
- that things were going your way?
- upset because someone criticized you?”

For each question, respondents were asked to mark one of three answers: “often”, “sometimes” or “never”. These responses were assigned numerical scores from 1 to 3. Note that five items focus on positive aspects of life, while the other five focus on negative aspects. Adding scores for the five “positive” statements yields the Bradburn Positive Affect Scale. Scores range from 5 (if the respondent answered “often” to all positive items), to 15 (if the respondent answered “never” to all of them). If all answers were equally likely to be given (“uniform distribution”) the average score would be 10. Similarly, adding scores for the five “negative” statements produces the Bradburn Negative Affect Scale.

The average scores were as follows:

- Bradburn Positive Affect Scale: 9.9 for seniors, 9.4 for all adults;
- Bradburn Negative Affect Scale: 13.4 for seniors, 13.0 for all adults.

The seniors' score on the Positive Affect Scale was close to the average score of a uniform distribution, while their score on the Negative Affect Scale was fairly close to the maximum, meaning that “negative statements” were frequently marked as “never”. Relative to the score for all adults, senior scores were slightly less positive, but also slightly less negative.



# Chapter

## 9

### Geographic Distribution and Mobility: Where Are Canada's Seniors?

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As noted in the introduction chapter, geographic distribution is central to the demographic profile of a population. With seniors, geographic distribution is especially significant because provincial and local governments provide many services for the aged, e.g., provincial health care systems, municipal transportation systems, etc.

#### 9.1 Proportion of Seniors by Province

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Proportions of seniors in provincial populations varied in 1991 between 9.1% in Alberta and 14.1% in neighbouring Saskatchewan; for Canada as a whole, the proportion of seniors was 11.6% (**Table 9.1**). The proportion of seniors in the two territories combined was 3.2%; this figure represented only 2,700 seniors. Because of the small number of seniors in the territories we concentrate subsequently on the 10 provinces only.

In Ontario, Quebec, New Brunswick and Nova Scotia, the proportions of seniors were fairly close to the national average. In Newfoundland and Alberta, the proportions of seniors were markedly below the national average. In British Columbia, P.E.I., Manitoba and Saskatchewan, the proportions of seniors were above the national average. Thus, there was no clear-cut regional pattern. The Prairie provinces, in particular, included Alberta with the lowest provincial proportion of seniors as well as Saskatchewan and Manitoba with the highest provincial proportions. Similarly, the Atlantic provinces included Newfoundland with a low proportion of seniors, and P.E.I. with a high proportion.

Why did the proportions of seniors differ from one province to the next? The key factors were differing historical trends with regard to immigration and inter-provincial migration. Let us illustrate this statement with reference to the provinces of Alberta and Saskatchewan. To do so we first divide the provincial population into three sub-groups: immigrants, non-immigrants born outside of the province, and non-immigrants born in the province.

**Table 9.1**  
**Percent Seniors and Index Numbers by Age Group and Province, 1991**

Age group	Canada	Nfld	PEI	NS	NB	Quebec	Ontario	Manitoba	Sask	Alberta	BC	Territories
						Percentages						
65+	11.6%	9.7%	13.2%	12.6%	12.2%	11.2%	11.7%	13.4%	14.1%	9.1%	12.9%	3.2%
65 to 74 years	6.9%	5.9%	7.1%	7.3%	7.1%	6.9%	7.1%	7.6%	7.8%	5.4%	7.6%	2.1%
75 to 84 years	3.6%	3.1%	4.6%	4.1%	3.9%	3.4%	3.6%	4.5%	4.8%	2.8%	4.1%	0.9%
85+	1.0%	0.7%	1.4%	1.2%	1.1%	0.9%	1.1%	1.4%	1.5%	0.8%	1.1%	0.2%
						Index numbers (Canada = 100.0)						
65+	100.0	83.6	113.3	108.5	104.8	96.3	101.1	115.6	121.8	78.0	110.7	27.3
65 to 74 years	100.0	84.3	103.0	104.6	102.0	98.8	101.9	109.0	112.7	77.8	109.8	29.8
75 to 84 years	100.0	85.6	125.7	114.1	108.6	94.1	99.0	123.0	133.1	77.5	113.0	23.7
85+	100.0	71.5	139.6	115.2	110.7	86.9	102.4	134.0	143.5	81.2	109.1	23.1

Note: The index number for each province Y in Table 9.1 is calculated as the percent seniors in province Y divided by the percent seniors in Canada.

Source: Statistics Canada, 1992. *Age, Sex and Marital Status*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-310, Table 1.

**Alberta – the province with the lowest proportion of seniors.** Non-immigrants born outside of the province accounted for 27% of the population, more than double the national average of 13%. The proportion of seniors in this group, 8%, was low compared with the national average of 14%. This reflected the large wave of young migrants who had come to Alberta from other provinces in the 1970s. (Alberta's population gain from net inter-provincial migration between 1971 and 1981 was 245,000). Additionally, a large wave of young newcomers usually generated a large number of children (who were classified as "province-born"). This kept the proportion of seniors in the province-born group at a low level. Furthermore, since the province-born group usually accounted for a majority of the provincial population, the result was a low proportion of seniors in the province as a whole. In the case of Alberta, the proportion of seniors among the province-born, 6%, was considerably lower than the national average of 9%; the province-born group accounted for 58% of Albertans.

**Saskatchewan – the province with the highest proportion of seniors.** The province-born group accounted for 81% of the population in Saskatchewan, well above the national average of 71%. Furthermore, seniors accounted for 12% of the province-born, compared with the national average of 9%. This reflected a net loss of young Saskatchewan-born migrants, who had left behind relatively large proportions of seniors in both the province-born group and the provincial population as a whole (Saskatchewan's population loss to net migration from 1966 to 1991 was 204,000).

Immigrants were a second reason for the high proportion of seniors in Saskatchewan. The proportion of seniors in this group, 37%, was more than double the national average of 18%, and was higher than in any other province (P.E.I. was second, with only 26%). This reflected high levels of immigration to Saskatchewan before the 1930s and a drop in more recent decades. As a result, the immigrant group in Saskatchewan had been ageing. Even though immigrants did not form a large segment of Saskatchewan's 1991 population, the exceptionally high proportion of seniors among them made past immigration an important factor in the ageing of Saskatchewan's total population.

## 9.2 Proportion of Seniors by Other Geographic Classifications

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Twenty-five major urban areas in Canada are classified as census metropolitan areas (CMAs) and 115 smaller areas are classified as census agglomerations (CAs). In 1991, 61% of Canada's population lived in CMAs and another 16% lived in CAs. To what extent did the proportion of seniors in CMAs and CAs differ from the proportion in the remaining areas? On the whole, the differences were small, but specific CMAs and CAs displayed pronounced differences. The following proportions of seniors illustrate this: National average – 11.6%; all CMAs combined – 11.0%; all non-CMA areas – 12.7% (**Table 9.2**). For individual CMAs, the proportions range from 7.8% in Calgary, Alberta, to 18.6% in Victoria, B.C. An even



greater spread occurred among CAs, which ranged from 1.1% in Labrador City, Newfoundland, to 23.0% in Penticton, B.C.

**Table 9.2**  
**Percent Seniors and Index Numbers for Selected Places of Residence, Canada, 1991**

Places with HIGH percentages of seniors			Places with LOW percentages of seniors		
Place of residence	Percent seniors	Index numbers	Place of residence	Percent seniors	Index numbers
<b>Canada</b>	<b>11.6%</b>	<b>100</b>			
<b>Provinces:</b>			<b>Provinces:</b>		
Saskatchewan	14.1%	122	Alberta	9.1%	78
			Yukon and Northwest Territories	3.2%	28
<b>CMAs:</b>			<b>CMAs:</b>		
Victoria, B.C.	18.6%	160	Calgary, Alta.	7.8%	67
St. Catharines, Ont.	15.0%	129	Edmonton, Alta.	8.5%	73
Non-CMA population	12.7%	109	All CMAs combined	11.0%	95
<b>CAs:</b>			<b>CAs:</b>		
Penticton, B.C.	23.0%	198	Labrador City, Nfld.	1.1%	9
Weyburn, Sask.	22.5%	194	Thompson, Man.	1.4%	12
Non-CMA, non-CA pop.	12.6%	109	All CMAs and CAs combined	11.3%	97
<b>CSDs, population &gt; 50,000 ("large CSDs")</b>			<b>CSDs, population &gt; 50,000 ("large CSDs")</b>		
Victoria, B.C.	23.9%	206	Strathcona County No. 28, Alta.	4.4%	38
Kelowna, B.C.	19.1%	165	Pickering, Ont.	4.8%	41
All "large CSDs" combined	11.6%	100	Gatineau, Que.	4.8%	41
<b>Urban/rural:</b>			<b>Urban/rural:</b>		
Urban	12.0%	103	Urban, pop. 500,000+	11.0%	95
Thereof: pop. 0-4,999	15.8%	136	Rural	10.4%	90
pop 5,000-499,999	12.8%	110	Thereof: rural farm	7.5%	65
			rural non-farm	10.9%	94

Source: 1991 Census of Canada, special tabulations.

Another way of looking at seniors' place of residence is by census subdivisions (CSDs), which correspond to a municipality or its equivalent (Indian reserves, for example, or unorganized territories). In 1991, there were 86 "large CSDs", defined here as CSDs with a population of 50,000 or more. The 86 large CSDs, which included the cities of Montreal and Toronto, accounted for 51% of the 1991 population. The proportion of seniors in all the large CSDs combined, 11.6%, matched the proportion for Canada as a whole, but the differences between CSDs were considerable. The proportion of seniors ranged from 4.4% in the CSD of Strathcona County No. 28, Alberta, to 23.9% in the CSD of Victoria, B.C.

These data suggest that seniors do not prefer CMAs, CAs or “large CSDs” as a class, but that they prefer specific places of residence. Victoria, B.C., is a good example: Canadian seniors are attracted to Victoria because of its climate.

The proportion of seniors in specific locations is also associated with community size and urban/rural differentiation. For example, in 1991 rural farm areas had a low proportion of seniors (7.5%) but small urban communities (5,000 population or less) had a high proportion (15.8%). In the latter case, the high proportion of seniors was caused mainly by out-migration of young people.

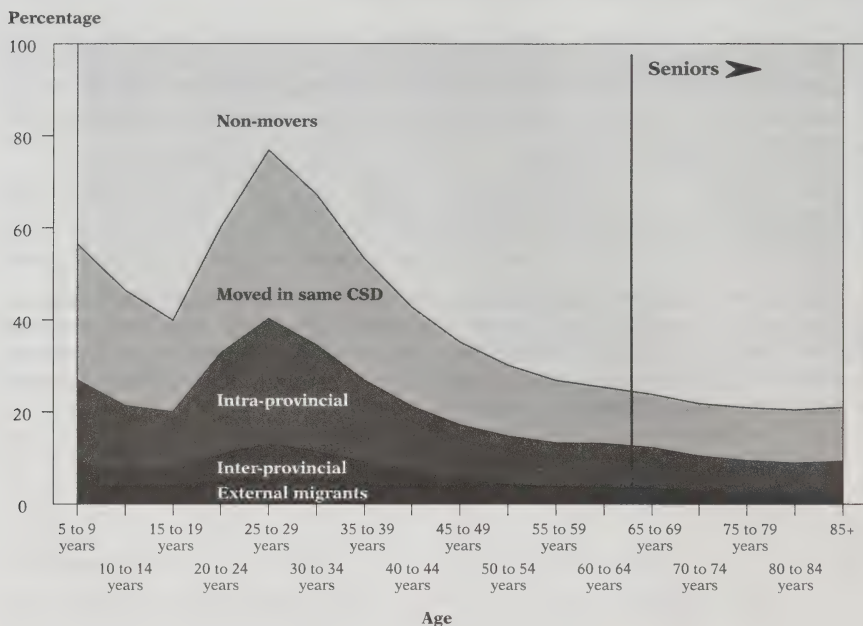
### 9.3 Mobility Patterns of Canada’s Seniors

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The indirect, long-term effects of migration have been cited as major determinants of the proportion of seniors in specific places of residence. In contrast, the direct, short-term impact of seniors migrating from one place to another is usually small. To illustrate this statement, Chapter 9.3 examines the mobility patterns of seniors in the general context of mobility rates by age (**Chart 9.1**).



**Chart 9.1**  
**The Population by Five-year Mobility Status and Age, Canada, 1991**



Source: 1991 Census of Canada, special tabulations.

The 1991 mobility data we examine are based on the census question about place of residence five years before the census. The data apply, therefore, only to persons 5 years and older in 1991. Persons who reported different addresses in 1986 and 1991 were classified as “movers”. A distinction is made between these basic categories of movers: (a) **non-migrant movers**, if they moved within a given CSD; (b) **intra-provincial migrants**, if they moved to a different CSD within a given province; (c) **inter-provincial migrants**, if they changed province of residence; and (d) **external migrants**, if they moved to Canada from abroad. The proportion of the population that falls into a given category becomes the “mobility rate” for that category.

According to the 1991 Census, mobility rates for all movers combined were highest for young adults, and then declined from one age group to the next. Examining all movers combined, one finds that the mobility rate was 76% for persons 25 to 29, 35% for persons 45 to 49 and 24% for persons 65 to 69. This means that while three out of four persons 25 to 29

reported changing their address between 1986 and 1991, only one of four reported so in the age group 65 to 69. Within the senior population, differences from one age group to the next were small; mobility rates fell very gradually from 24% in the age group 65 to 69 to 21% in the age groups 80 to 84 and 85+. For all seniors combined, the mobility rate was 22%.

The same age-related trend applies not only to movers in general but also to each category of mover. For example, the mobility rate for intra-provincial migrants fell from 27% among persons 25 to 29, to 12% among persons 45 to 49, and to 9% among persons 65 to 69.

Regardless of age group, movers who stayed within the same CSD and intra-provincial migrants accounted for the vast majority of movers; inter-provincial migrants and external migrants were few. For Canada's seniors, this translates as follows: out of 645,200 seniors classified as movers, 334,400 (52%) moved within the same CSD; 230,900 (36%) moved between CSDs in the same province; 42,500 (7%) moved between provinces, and 37,500 (6%) moved from abroad. The small number of seniors who were classified as inter-provincial migrants underscores that they could only have had a limited direct, short-term effect on the proportion of seniors in any given province. This generalization even applies to such provinces as B.C., where the impact was greater than in other provinces. Thus, of the 42,500 seniors who were classified as inter-provincial migrants, 15,000 (35%) were enumerated in 1991 in B.C. But this figure represents only 3.8% of all seniors enumerated in B.C.





## Conclusion

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A crucial question in discussions about Canada's elderly is, "Can we afford an ageing society?". Indeed, this question was the title of a recent paper by the Chief Statistician of Canada.<sup>1</sup> The needs of the elderly that our society must meet include health care, income supplements, housing, transportation, alleviating loneliness and improving quality of life. Faced with the economic realities of the 1990s and with the projected continuation of the ageing of our population, these needs raise not only a societal question but also a personal question for all non-senior Canadians: "What can I do now to prepare for my parents' and my own years as a senior?"

The information needed to answer such questions must be based on current and projected trends in such diverse areas as the economy, international trade and politics, science and technology, lifestyles of individuals and families, social mores and expectations, and demographics. This paper has attempted to contribute towards answering the need for such information by providing an up-to-date demographic profile of Canada's seniors. Additional data on the relevant demographics may be found in other studies in this series as well as in the extensive array of studies and tabulations published regularly by Statistics Canada.



## Footnotes

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### Notes to Introduction

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- 1 For reports on this survey see: (i) Statistics Canada, 1992. *Ageing and Independence*. Ottawa: Statistics Canada. (ii) Health and Welfare Canada/Seniors Secretariat, 1993. *Ageing and Independence – Overview of a National Survey*. Ottawa: DSS, Cat. No. H88-3/13-1993.
  - 2 The post-censal reports on seniors are:
    - 1976 Census: Statistics Canada, 1979. *Canada's Elderly*. Ottawa: Dept. ITC, Cat. No. 98-800.
    - 1981 Census: Statistics Canada, 1984. *The Elderly in Canada*. Ottawa: DSS, Cat. No. 99-932. (Based on a manuscript by J.A. Norland).
    - 1986 Census: Statistics Canada, 1988. *Canada's Seniors*. Ottawa: DSS, Cat. No. 98-121. (Authors: L. Stone and H. Frenken).
- Note that Statistics Canada has also issued reports on seniors in other series, e.g.:
- Stone, L.O., and Fletcher, S., 1986. *The Seniors Boom*. Ottawa: DSS, Cat. No. 89-515.
- Fellegi, I.P., 1988. "Can We Afford an Ageing Society?" Statistics Canada: Canadian Economic Observer 1(10). Ottawa: DSS, Cat. No. 11-010.
- Statistics Canada/Target Groups Project, 1990. *A Portrait of Seniors in Canada*. Ottawa: Dept. IST, Cat. No. 89-519.
- Desjardins, B., 1993. *Current Demographic Analysis* (Statistics Canada/Demography Division): *Population Ageing and the Elderly*. Ottawa: Dept. IST, Cat. No. 91-533.

### Notes to Chapter 1

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- 1 The distinction between the **rate of increase of a given age group** and the **percentage-point increase in the proportion of that age group in the population** is discussed further in Chapter 3.3.

### Notes to Chapter 2

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- 1 A comprehensive discussion on the determinants of age structure may be found, inter alia, in the chapter entitled *"Factors Determining Age Structure"*, p. 273 of: United Nations, 1973. *The Determinants and Consequences of Population Trends*. New York: UN Dept. of Economic and Social Affairs, Cat. No. ST/SOA/SER.A/50. See also references cited in Footnote 9 to Chapter 2.

- 2 Crude birth rates by decade, 1851-1971, may be found in Table 1 of: Norland, J.A., 1976. *The Age-Sex Structure of Canada's Population*. Ottawa: Statistics Canada, Cat. No. 99-703.

Crude birth rates by calendar year, 1931-1990, may be found in Table 14 of: Statistics Canada, 1992. *Health Reports, Vol. 4, #1*. Ottawa: Statistics Canada, Cat. No. 82-003 S14.

Note that in this study we define the "baby boom period" as the two decades between the census years 1946/7 and 1965/6; some analysts define the "baby boom period" differently. This note applies in particular to Chart 3.3.

- 3 While statistics on immigration to Canada are compiled from administrative sources, emigration data are derived by estimation. To simplify the discussions, only immigration data are dealt with in this paper.

- 4 The data cited concerning the age structure of immigrants to Canada, 1951-1991, were compiled from detailed unpublished figures kept on file at Statistics Canada, Demography Division, Population Estimates Section.

- 5 The data cited concerning the age distribution of "last decade immigrants", as recorded in the 1991 Census, were obtained from a special tabulation. The absolute numbers of 1981-1991 immigrants enumerated in 1991 are as follows. All ages: 1,238,450; seniors: 72,455 (= 5.9%). Corresponding data for the period 1941-1971 may be found in Table 13 of Norland (1976); see Footnote 2 to Chapter 2 for detailed reference.

- 6 Data on the age distribution of the native-born versus the foreign-born were obtained as follows: 1911-1971: Table 14 of Norland (1976); see citation in Footnote 2 to Chapter 2;

1981: Table 7A of: Statistics Canada, 1984. *Population - Place of Birth, Citizenship, Period of Immigration*. 1981 Census of Canada, Ottawa: DSS, Cat. No. 92-913.

1991: Tables 1 to 4 of: Statistics Canada, 1992. *Immigration and Citizenship*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-316.

## Footnotes (continued)

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- 7 Life table data, 1920/2 to 1980/2, are cited from: Nagnur, D., 1986. ***Longevity and Historical Life Tables 1921-1981***. Ottawa: DSS, Cat. No. 89-506.

Life table data for 1985/87 are cited from: Statistics Canada/CCHI. Official unpublished abridged 1986 life tables.

**Note that the life tables for 1920/22 exclude Quebec.**

- 8 The "life table population" or "stationary population" is a demographic model that assumes no migrations and zero population increase; the latter condition implies that the birth rate of the "life table population" equals its death rate. The age structure in this model depends entirely on the schedule of age-specific mortality rates, which also determine the death rate of the "life table population" as a whole. Consequently, this model permits analysts to isolate the effects of changes in mortality on age structure. Generally, "life table populations" with lower death rates show older age structures than do "life table populations" with higher death rates. For an extensive discussion on this topic, see Chapter 15 of: Shryock, H.S. and Siegel, J.S., 1971. ***The Methods and Materials of Demography***. Washington, D.C.: U.S. Government Printing Office.
- 9 The issue of population ageing is a major topic of public policy not only in Canada but also internationally, as witnessed by the many studies on ageing published by UN agencies. Two recent publications are noteworthy in particular: (i) United Nations, Economic Commission for Europe, 1992. ***Changing Population Age Structures***. Geneva: United Nations, Cat. No. G.V.E.92.0.20. (ii) United Nations, Economic Commission for Europe, 1992. ***Demographic Causes and Economic Consequences of Population Ageing***. New York: United Nations, Cat. No. G.V.E.92.0.4.

The international data cited at the end of Chapter 2 were culled from: United Nations, 1991. ***The Sex and Age Distribution of Population***. New York: Dept. of International Economic Social Affairs, Cat. No. ST/ESA/SER.A/122.

## Notes to Chapter 3

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- 1 Sex ratios at birth were calculated from detailed data on births by census year and sex; the data were obtained from the files of the Estimates Section, Demography Division, Statistics Canada. The sex ratio cited for 1931-71, 1,056.5 males per 1,000 females, means that the proportion of male births is 51.37%, a value used in computing Table 3.2, Lines 4 and 6.
- 2 Life table data cited from: (i) Nagnur, D., 1986. ***Longevity and Historical Life Tables 1921-1981***. Ottawa: DSS, Cat. No. 89-506; and (ii) Statistics Canada/CCHI. Official unpublished abridged 1986 life tables.
- 3 The data cited concerning the age distribution of "last decade immigrants", as recorded in the 1991 Census, were obtained from a special tabulation.
- 4 Data on immigration rates and the sex ratio of immigrants by decade, 1851-1971, may be found in: Norland (1976), Table 1; see complete citation in Footnote 2 to Chapter 2.



# Footnotes (continued)

5 The discussion in Chapter 3.3, which underscores the difference between **the rate of increase of a given population group** and the **percentage-point increase in the proportion of that group in the total population**, is based on the following data:

Line	Year	All ages	Ages 25 to 44	Ages 65+
1	1961, absolute number	18,238,200	4,871,000	1,391,200
2	1961, percent	100.0%	26.7%	7.6%
3	1991, absolute number	27,296,900	9,238,000	3,170,000
4	1991, percent	100.0%	33.8%	11.6%
5	Pop. increase, 1961-1991	49.7%	89.7%	127.9%
	Change in proportion, 1961 to 1991			
6	Line 4 minus Line 2	n/a	7.1%	4.0%

## Notes to Chapter 4

- 1 In Chapter 4, the “married” group includes (i) persons whose legal marital status is “separated”, as well as (ii) persons living common-law regardless of their legal marital status. The proportions of seniors in these categories are very small: 1.8% and 1.0%, respectively. Because of the small numbers involved, the separated and those living common-law are not discussed in Chapter 4 separately; however, data on common-law couples are reviewed in Chapter 5.3 in connection with seniors’ families.
- 2 The data shown in Chart 4.1 and cited in the text were extracted from the latest official “marital status life tables”, which were published in the study listed as the source for the chart. Raw data on mortality and marriages by marital status, age and sex have also been published for later years, but not in the detail shown in Chart 4.1.

## Footnotes (continued)

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- 3 The detailed list of sources for Chart 4.3 is as follows:

Statistics Canada, 1992. *Age, Sex and Marital Status*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-310, Table 3.

Statistics Canada, 1987. *Age, Sex and Marital Status*. 1986 Census of Canada, Ottawa: DSS, Cat. No. 93-101, Table 5.

Statistics Canada, 1982. *Age, Sex and Marital Status*. 1981 Census of Canada, Ottawa: DSS, Cat. No. 92-901, Table 4.

Statistics Canada, 1978. *Population Characteristics, Marital Status by Age Groups*. 1976 Census of Canada, Ottawa: Dept. ITC, Cat. No. 92-825, Table 22.

Statistics Canada, 1973. *Population, Marital Status by Age Groups*. 1971 Census of Canada, Ottawa, Dept. ITC, Vol. 1, Part 4. Cat. No. 92-730, Table 1.

Canada, D.B.S., 1968. *Marital Status by Age Group and Sex, Vol. 1 (1-13)*. 1966 Census of Canada, Ottawa: Queen's Printer, Cat. No. 92-613, Table 34.

Canada, D.B.S., 1964. *Cross-classification of Characteristics, Vol. 1, Part 3*. 1961 Census of Canada, Ottawa: Queen's Printer, Table 78.

Canada, D.B.S., 1958. *General Characteristics, Households and Families, Vol. 1*. 1956 Census of Canada, Ottawa: Queen's Printer, Table 28.

Canada, D.B.S., 1953. *Cross-classification of Characteristics, Vol.II*. 1951 Census of Canada, Ottawa: Queen's Printer, Table 1.

Canada, D.B.S., 1946. *Age of Population, Vol. 3*. 1941 Census of Canada, Ottawa: King's Printer, Table 7.

Canada, D.B.S., 1935. *Age of People, Vol. III*. 1931 Census of Canada, Ottawa: King's Printer, Table 12.

## Notes to Chapter 5

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- 1 Note that the term "never-married sons/daughters" is used in lieu of the popular term "children" to avoid ambiguity: the term "children" may imply either "young person" or "offspring", while the term "son/daughter" is unequivocal and denotes no age limit. Also, usually, the term "census family" is to be preferred over "family" to avoid confusion with "economic family"; Chapter 5, however, refers to census families only, and, therefore, the abbreviated term "family" may be used.
- 2 The population in private households excludes temporary residents, Canadians overseas and residents and staff of collective households. Out of the 3,170,000 seniors enumerated in the 1991 Census, 12,400 (0.4%) were classified as temporary residents and Canadians overseas, and 258,300 (8.1%) were classified as residents and staff of collective households. Consequently, the 1991 figure for seniors in private households is 2,899,000, accounting for 91.5% of all seniors. For comparison, note that for the population of all age groups, the proportion found in private households is 97.9%. Because of these differences, seniors in private households as a proportion of the **population in private households** (10.8%) is lower than the figure of 11.6% which has been quoted hitherto as the proportion of seniors in the **Canadian population generally** (see Table 1.1).

## Footnotes (continued)

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- 3 It is more precise to state that in 1991, 659,000 senior families had two senior spouses **and no son(s)/daughter(s) who were seniors**. The bolded qualification is needed because a few of the senior families had both a parent(s) and never-married son(s)/daughter(s) who were seniors. The same qualification also applies to families with either one senior spouse or a senior lone parent. However, the rare combination where both the parent(s) and the never-married son(s)/daughter(s) were seniors included only 2,700 families with 5,700 seniors; see Appendix Table A5.4, Parts I and III, Line 5.

## Notes to Chapter 6

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- 1 Cited from: Statistics Canada, 1993. *Educational Attainment and School Attendance*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-328, Table 1.
- 2 The data analyzed in Chapter 6.3 should be examined in conjunction with the following technical notes.

In this paper, “average” is used as a synonym for “mean”. Because the distribution of income is usually “skewed”, i.e., asymmetrical, some authors prefer to analyze income data by applying such measures as the median. In this paper we nonetheless refer to mean income for two main reasons: (i) mean income has been used in similar studies in previous censuses; and (ii) mean income is the measure commonly used both in everyday parlance and in Statistics Canada’s census tabulations (see, for example, the 1991 Census publication entitled “*Selected Income Statistics*”, Cat No. 93-331).

Because of the universality of Canada’s social programs, seniors with no income are rare. Nonetheless, some persons who were seniors in 1991 did not qualify for OAS and, indeed, reported zero income for 1990. These include, inter alia, persons who in 1990 were 64 years old, and seniors who lived in Canada for less than ten years.

The classification by income source shown in Chapter 6.3 is consistent with the tables and analysis in Statistics Canada’s publication “*Population Ageing and the Elderly*”. For the complete reference, see Desjardins (1993) in Footnote 2 of the introduction chapter.

- 3 Education and work activity as determinants of income, particularly for seniors, have also been noted and illustrated in previous census reports. For example, the 1976 report “*Canada’s Elderly*” examined the proposition that “because most of the elderly don’t work, they have lower than average incomes”, and the 1986 report “*The Elderly in Canada*” documented that “education is a significant factor in determining income”. These reports are cited in full in Footnote 2 of the introduction chapter.
- 4 There are some discrepancies between the data quoted in Chapter 7 concerning shelter cost and the corresponding data cited in Chapter 6.4. The reasons for the discrepancies stem, inter alia, from differences in: (i) the universe covered, i.e., all of Canada versus 17 metropolitan areas, respectively; (ii) the compilation method used, i.e., the census versus a sample survey, respectively; (iii) the definition of shelter cost, e.g., the Survey of Family Expenditure includes such items as insurance premiums while the census excludes these items.

Subsequent to the completion of the present study (using the 1990 Family Expenditure Survey), Statistics Canada published the 1992 Family Expenditure Survey. The findings are consistent with those reported in Chapter 6.4 (the 1992 data were published under Cat. No. 62-555).

## Footnotes (concluded)

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## Notes to Chapter 8

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- 1 The death rates cited were obtained from: (i) Statistics Canada, 1978. *Vital Statistics, Vol. III – Deaths*. Ottawa: Dept. ITC. Pages 22-23. (ii) Statistics Canada, 1991. *Deaths 1989, Health Reports, Vol. 3, No 1*. Ottawa: DSS, Cat. No. 82-003 S15. Page 13.
- 2 HALS were conducted immediately after the Censuses of 1986 and 1991. For more details on the HALS studies see: (i) Statistics Canada, 1992. *Health and Activity Limitation Survey – 1991: User Guide*. Ottawa: Statistics Canada. (ii) Statistics Canada, 1992. *The Daily*, Tuesday, October 13, 1992. Ottawa: Statistics Canada, Cat. No. 11-001.
- 3 The data on health expectancy were obtained from Statistics Canada, Canadian Centre for Health Information (CCHI).
- 4 The 1991 National Survey on Ageing and Independence (NSAI) was conducted by Statistics Canada in conjunction with Health and Welfare Canada, Consumer and Corporate Affairs Canada, CMHC, Secretary of State Canada, Communications Canada and Veterans Affairs Canada. The data have been reported to date in two publications, namely: (i) Statistics Canada, 1993. *Ageing and Independence*. Ottawa: Statistics Canada, Household Surveys Division. (ii) Health and Welfare Canada, 1993. *Ageing and Independence – Overview of a National Survey*. Ottawa: DSS, Cat. No. H88-3/13-1993.

## Notes to Conclusion Chapter

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- 1 Fellegi, I.P., 1988. *“Can We Afford an Ageing Society?”* Statistics Canada: Canadian Economic Observer 1(10). Ottawa: DSS, Cat. No. 11-010.

The same issue is also discussed under the heading *“The Government Can’t Afford an Aging Population”*, Chapter 12 of: Luciani, P. 1993. *What Canadians Believe but Shouldn’t About Their Economy*. Don Mills (Ont.): Addison-Wesley.

In January 1994, subsequent to finalizing the text for this study, the federal government released figures on payments to individuals towards income support for elderly Canadians. For the fiscal year 1992/3, these payments amounted to \$19.1 billion, almost half of all payments made to individuals (\$41.9 billion) and approximately one eighth of the total expenditure (\$161.9 billion) of the federal government.

These figures are cited from: Canada, Department of Finance, 1994. *Basic Facts on Federal Spending*.



## Appendix Tables

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**Table A3.1**  
**Seniors by Age Group, Absolute Numbers and Percent Distribution, Canada,**  
**1881-2031**

	Absolute numbers, 000's				Per 100 seniors		
	65+	65 to 74 years	75 to 84 years	85+	65 to 74 years	75 to 84 years	85+
1881	178	119	49	10	67.1%	27.5%	5.4%
1891	220	149	59	12	67.6%	26.9%	5.6%
1901	271	183	74	14	67.6%	27.3%	5.1%
1911	335	226	91	18	67.5%	27.3%	5.3%
1921	420	290	109	21	69.1%	26.0%	4.9%
1931	576	403	148	25	69.9%	25.7%	4.4%
1941	768	525	207	36	68.4%	27.0%	4.7%
1951	1,086	749	285	53	68.9%	26.3%	4.8%
1961	1,391	889	421	81	63.9%	30.3%	5.8%
1971	1,744	1,077	530	137	61.8%	30.4%	7.9%
1981	2,361	1,478	689	194	62.6%	29.2%	8.2%
1991	3,170	1,895	992	283	59.8%	31.3%	8.9%
2001	3,943	2,123	1,346	475	53.8%	34.1%	12.0%
2011	4,852	2,599	1,557	696	53.6%	32.1%	14.3%
2021	6,578	3,814	1,935	829	58.0%	29.4%	12.6%
2031	8,316	4,464	2,815	1,038	53.7%	33.8%	12.5%

Sources: 1881-1911 – Canada, D.B.S., 1946. *1941 Census of Canada, Vol. I*. Ottawa: King's Printer.  
1921-1991 – Statistics Canada, 1992. *Age, Sex and Marital Status*. 1991 Census of Canada, Ottawa: Dept. IST, Cat. No. 93-310.  
Projections – Statistics Canada, 1991. *Population Projections 1990-2011*. Ottawa: Statistics Canada, Demography Division.



**Table A3.2**  
**Sex Ratios (Males per 1,000 Females), Canada's Seniors by Age Group, 1881-2031**

	<b>All ages</b>	<b>65+</b>	<b>65 to 74 years</b>	<b>75 to 84 years</b>	<b>85+</b>
	(1)	(2)	(3)	(4)	(5)
1881	1,025	1,118	1,128	1,114	1,012
1891	1,037	1,096	1,108	1,101	947
1901	1,050	1,050	1,060	1,048	936
1911	1,129	1,036	1,055	1,017	904
1921	1,064	1,047	1,094	973	838
1931	1,074	1,046	1,082	1,000	796
1941	1,053	1,037	1,090	956	805
1951	1,024	1,031	1,079	966	763
1961	1,022	940	961	933	769
1971	1,002	812	871	742	659
1981	983	749	834	665	489
1991	972	723	816	656	438
2001	967	709	855	632	402
2011	965	714	856	673	392
2021	962	729	847	682	407
2031	955	724	854	672	417

Source: As for Table A3.1.

**Table A5.1**  
**Residents and Staff in Collective Dwellings, by Sex, All Ages and Seniors by Age Group, Canada, 1991**

	Males			Females		
	All persons	All seniors	65 to 74 years	All persons	All seniors	65 to 74 years
			75 to 84 years			85+ years
<b>A. Absolute numbers</b>						
Total population	13,454,600	1,330,400	851,500	392,700	86,300	13,842,300
Population in collective dwellings:						
<b>All collective dwellings</b>						
Total	195,900	76,000	22,000	30,900	23,100	182,300
Residents	116,100	66,100	16,400	27,600	22,000	160,000
Staff	79,800	9,900	5,500	3,300	1,000	22,300
<b>Special-care homes</b>						
Total	68,000	56,900	12,500	24,200	20,300	159,100
Residents	67,100	56,300	12,300	23,900	20,100	157,000
Staff	1,000	600	200	300	200	2,100
<b>Hospitals and related institutions (other than special-care homes)</b>						
Total	30,800	9,700	4,000	3,700	1,900	27,300
Residents	29,900	9,500	4,000	3,700	1,900	26,200
Staff	900	100	100	100	**	1,100
<b>Religious institutions</b>						
Total	6,300	3,100	1,500	1,400	300	22,600
<b>All other collective dwellings</b>						
Total	90,800	6,200	4,000	1,700	600	41,900
Residents	19,100	200	100	100	**	2,900
Staff	71,700	6,000	3,800	1,600	500	39,000

**Table A5.1  
Residents and Staff in Collective Dwellings, by Sex, All Ages and Seniors by Age Group, Canada, 1991 (concluded)**

	Males				Females					
	All persons	All seniors	65 to 74 years	75 to 84 years	85+	All persons	All seniors	65 to 74 years	75 to 84 years	85+
B. Percent: total population = 100%										
Residents in:										
All collective dwellings	0.9%	5.0%	1.9%	7.0%	25.5%	1.3%	8.7%	2.0%	10.4%	38.7%
Special-care homes	0.5%	4.2%	1.4%	6.1%	23.3%	1.1%	8.0%	1.7%	9.6%	36.3%
Hospitals and related institutions (other than special-care homes)	0.2%	0.7%	0.5%	0.9%	2.2%	0.2%	0.7%	0.3%	0.8%	2.4%
C. Percent: population in collective dwellings = 100%										
All collective dwellings										
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Residents	59.3%	87.0%	74.8%	89.3%	95.5%	74.2%	87.8%	71.4%	86.7%	94.9%
Staff	40.7%	13.0%	25.2%	10.7%	4.4%	25.9%	12.2%	28.6%	13.3%	5.1%
Special-care homes										
Total	34.7%	75.0%	56.8%	78.1%	88.1%	63.4%	81.7%	61.9%	80.9%	89.8%
Residents	34.2%	74.2%	56.1%	77.2%	87.3%	62.5%	80.8%	60.9%	79.9%	89.1%
Staff	0.5%	0.8%	0.7%	0.9%	0.8%	0.8%	0.9%	1.0%	1.0%	0.8%
Hospitals and related institutions (other than special-care homes)										
Total	15.7%	12.7%	18.3%	12.0%	8.3%	10.9%	7.1%	10.7%	6.9%	6.0%
Residents	15.3%	12.5%	18.0%	11.9%	8.2%	10.5%	6.9%	10.4%	6.7%	5.8%
Staff	0.4%	0.2%	0.3%	0.2%	0.1%	0.4%	0.2%	0.3%	0.3%	0.2%
Religious institutions										
Total	3.2%	4.1%	6.9%	4.4%	1.2%	9.0%	8.5%	20.4%	9.6%	3.0%
All other collective dwellings										
Total	46.3%	8.2%	18.0%	5.5%	2.4%	16.7%	2.7%	7.0%	2.6%	1.1%
Residents	9.8%	0.3%	0.7%	0.2%	0.0%	1.1%	0.1%	0.1%	0.1%	0.0%
Staff	36.6%	7.9%	17.4%	5.3%	2.3%	15.6%	2.6%	6.9%	2.5%	1.1%

Notes: All persons in religious institutions are classified as staff.

The symbol \*\* denotes fewer than 50 cases.

Source: 1991 Census of Canada, special tabulations.





**Table A5.2****Households, Persons of All Ages and Seniors by Household Size: Senior Households and Non-senior Households, Canada, 1991**

Number of persons in household	All households	Senior households	Non-senior households
<b>Households</b>			
<b>Absolute numbers</b>			
Total	10,018,300	2,169,700	7,848,600
1 or 2 persons	5,441,200	1,773,300	3,668,000
3+ persons	4,577,000	396,400	4,180,600
<b>Percent, column-wise</b>			
Total	100.0%	100.0%	100.0%
1 or 2 persons	54.3%	81.7%	46.7%
3+ persons	45.7%	18.3%	53.3%
<b>Percent, row-wise</b>			
Total	100.0%	21.7%	78.3%
1 or 2 persons	100.0%	32.6%	67.4%
3+ persons	100.0%	8.7%	91.3%
<b>Persons of all ages</b>			
<b>Absolute numbers</b>			
Total	26,731,900	4,327,000	22,404,900
1 or 2 persons	8,585,400	2,728,400	5,857,000
3+ persons	18,146,400	1,598,600	16,547,800
<b>Percent, column-wise</b>			
Total	100.0%	100.0%	100.0%
1 or 2 persons	32.1%	63.1%	26.1%
3+ persons	67.9%	36.9%	73.9%
<b>Percent, row-wise</b>			
Total	100.0%	16.2%	83.8%
1 or 2 persons	100.0%	31.8%	68.2%
3+ persons	100.0%	8.8%	91.2%

**Table A5.2**

**Households, Persons of All Ages and Seniors by Household Size: Senior Households and Non-senior Households, Canada, 1991 – Concluded**

Number of persons in household	All households	Senior households	Non-senior households
<b>Seniors</b>			
<b>Absolute numbers</b>			
Total	2,899,200	2,899,200	N/A
1 or 2 persons	2,356,800	2,356,800	N/A
3+ persons	542,400	542,400	N/A
<b>Percent, column-wise</b>			
Total	100.0%	100.0%	N/A
1 or 2 persons	81.3%	81.3%	N/A
3+ persons	18.7%	18.7%	N/A
<b>Mean household size</b>			
Persons/household	2.67	1.99	2.85

Note: For the purpose of this table, a "senior household" is defined as a household in which the age of at least one member is 65 and over.

Source: 1991 Census of Canada, special tabulations.

**Table A5.3**  
**Senior Households and Non-senior Households by Household Type, Canada, 1991**

Household type		All households	Senior households	Non-senior households
Absolute numbers				
1	All private households	10,018,300	2,169,700	7,848,600
2	Family households	7,235,200	1,241,900	5,993,300
3	One-family households	7,118,700	1,195,700	5,923,000
4	All couples	6,214,900	1,068,600	5,146,300
5	Now-married couples	5,501,400	1,038,400	4,463,000
6	Without never-married sons and daughters	2,069,000	825,000	1,244,000
7	Without additional persons	1,937,800	763,300	1,174,500
8	With additional persons	131,200	61,700	69,500
9	With never-married sons and daughters	3,432,400	213,500	3,219,000
10	Without additional persons	3,166,900	126,700	3,040,200
11	With additional persons	265,600	86,800	178,800
12	Common-law couples	713,500	30,200	683,400
13	Without never-married sons and daughters	416,100	24,700	391,400
14	Without additional persons	384,500	20,400	364,100
15	With additional persons	31,700	4,300	27,400
16	With never-married sons and daughters	297,400	5,500	291,900
17	Without additional persons	274,300	1,900	272,400
18	With additional persons	23,100	3,600	19,500
19	Lone-parent families	903,700	127,100	776,600
20	Without additional persons	742,100	92,300	649,800
21	With additional persons	161,600	34,800	126,800
22	Multiple-family households	116,600	46,200	70,400
23	Non-family households	2,783,000	927,700	1,855,300
24	One person only	2,297,100	818,100	1,479,000
25	Two or more persons	486,000	109,600	376,300
Percentages (for selected household types)				
1	All private households	100.0	100.0	100.0
7	Now-married couples without never-married sons/daughters and without additional persons	19.3	35.2	15.0
9	Now-married couples with never-married sons/daughters	34.3	9.8	41.0
19	Lone-parent families in one-family households	9.0	5.9	9.9
24	One-person households	22.9	37.7	18.8
25	Two or more persons in non-family households	4.9	5.1	4.8
	All others	9.6	6.4	10.5

Note: Definition of "senior household", as in Table A5.2.  
Categories 2 to 6, 9, 12, 13, 16, 19 and 23 are subtotals.

Source: 1991 Census of Canada, special tabulations.



**Table A5.4****Families, Persons of All Ages and Seniors, by Family Status of Senior, Canada, 1991**

		<b>Count</b>	<b>Percent</b> (Base = Line A)	<b>Percent</b> (Base = Line B)
<b>Part I – Number of census families</b>				
A	All families	7,356,200	100.0%	
1	Non-senior families	6,239,500	84.8%	
B	Senior families	1,116,700	15.2%	100.0%
2	Only one spouse is a senior	342,200	4.7%	30.6%
3	Only both spouses are seniors	659,000	9.0%	59.0%
4	Only lone parent is a senior	112,700	1.5%	10.1%
5	All other families with seniors	2,700	0.0%	0.2%
<b>Part II – Number of persons of all ages</b>				
A	All families	22,558,400	100.0%	
1	Non-senior families	20,105,500	89.1%	
B	Senior families	2,452,900	10.9%	100.0%
2	Only one spouse is a senior	801,100	3.6%	32.7%
3	Only both spouses are seniors	1,397,200	6.2%	57.0%
4	Only lone parent is a senior	248,100	1.1%	10.1%
5	All other families with seniors	6,600	0.0%	0.3%
<b>Part III – Number of seniors</b>				
B	Senior families	1,778,700		100.0%
2	Only one spouse is a senior	342,200		19.2%
3	Only both spouses are seniors	1,318,000		74.1%
4	Only lone parent is a senior	112,700		6.3%
5	All other families with seniors	5,700		0.3%

Notes: "Spouse" in Line 2 refers to a husband, wife or common-law partner.

"Senior families" in line B are defined as families with at least one senior.

"All other families" in Line 5 refers to such combinations as families where the parent(s) and never-married son(s)/daughter(s) are seniors.

Source: 1991 Census of Canada, special tabulations.





**Table A5.5**  
**Families, Persons of All Ages and Seniors by Family Size: Senior Families and**  
**Non-senior Families, Canada, 1991**

Number of persons in family	All families	Senior families	Non-senior families
<b>Families</b>			
<b>Absolute numbers</b>			
Total	7,356,200	1,116,700	6,239,500
2 persons	3,139,700	949,700	2,190,100
3+ persons	4,216,500	167,000	4,049,400
<b>Percent, column-wise</b>			
Total	100.0%	100.0%	100.0%
2 persons	42.7%	85.0%	35.1%
3+ persons	57.3%	15.0%	64.9%
<b>Percent, row-wise</b>			
Total	100.0%	15.2%	84.8%
2 persons	100.0%	30.2%	69.8%
3+ persons	100.0%	4.0%	96.0%
<b>Persons of all ages</b>			
<b>Absolute numbers</b>			
Total	22,558,400	2,452,900	20,105,500
2 persons	6,279,400	1,899,300	4,380,100
3+ persons	16,278,900	553,500	15,725,400
<b>Percent, column-wise</b>			
Total	100.0%	100.0%	100.0%
2 persons	27.8%	77.4%	21.8%
3+ persons	72.2%	22.6%	78.2%
<b>Percent, row-wise</b>			
Total	100.0%	10.9%	89.1%
2 persons	100.0%	30.2%	69.8%
3+ persons	100.0%	3.4%	96.6%
<b>Seniors</b>			
<b>Absolute numbers</b>			
Total	1,778,700	1,778,700	
2 persons	1,544,600	1,544,600	
3+ persons	234,100	234,100	
<b>Percent, column-wise</b>			
Total	100.0%	100.0%	
2 persons	86.8%	86.8%	
3+ persons	13.2%	13.2%	
<b>Mean family size</b>			
Persons/family	3.07	2.20	3.22

Note: "Senior families" are defined as families with at least one senior.

Source: 1991 Census of Canada, special tabulations.



**Table A5.6****Families, Persons of All Ages and Seniors by Family Structure: Senior Families and Non-senior Families, Canada, 1991**

Family structure	All families	Senior families	Non-senior families
<b>Families</b>			
<b>Absolute numbers</b>			
All families	7,356,200	1,116,700	6,239,500
Now-married couples	5,675,500	977,500	4,698,000
Common-law couples	726,000	23,800	702,100
Lone-parent families	954,700	115,300	839,400
<b>Percent, column-wise</b>			
All families	100.0	100.0	100.0
Now-married couples	77.2	87.5	75.3
Common-law couples	9.9	2.1	11.3
Lone-parent families	13.0	10.3	13.5
<b>Percent, row-wise</b>			
All families	100.0	15.2	84.8
Now-married couples	100.0	17.2	82.8
Common-law couples	100.0	3.3	96.7
Lone-parent families	100.0	12.1	87.9
<b>Persons of all ages</b>			
<b>Absolute numbers</b>			
All families	22,558,400	2,452,800	20,105,500
Now-married couples	18,164,300	2,147,800	16,016,500
Common-law couples	1,947,100	50,800	1,896,300
Lone-parent families	2,446,900	254,200	2,192,700
<b>Percent, column-wise</b>			
All families	100.0	100.0	100.0
Now-married couples	80.5	87.6	79.7
Common-law couples	8.6	2.1	9.4
Lone-parent families	10.8	10.4	10.9
<b>Percent, row-wise</b>			
All families	100.0	10.9	89.1
Now-married couples	100.0	11.8	88.2
Common-law couples	100.0	2.6	97.4
Lone-parent families	100.0	10.4	89.6
<b>Seniors</b>			
<b>Absolute numbers</b>			
All families	1,778,700	1,778,700	
Now-married couples	1,627,700	1,627,700	
Common-law couples	32,900	32,900	
Lone-parent families	118,100	118,100	
<b>Percent, column-wise</b>			
All families	100.0	100.0	
Now-married couples	91.5	91.5	
Common-law couples	1.8	1.8	
Lone-parent families	6.6	6.6	
<b>Mean family size</b>			
All families	3.07	2.20	3.22
Now-married couples	3.20	2.20	3.41
Common-law couples	2.68	2.13	2.70
Lone-parent families	2.56	2.20	2.61

Note: "Senior families" are defined as families with at least one senior.

Source: 1991 Census of Canada, special tabulations.



**Table A6.1**  
**Labour Force Participation Rates by Sex, Persons 15+ and Persons 45+, by Age,**  
**Canada, 1991**

Age	Males			Females		
	Population	Labour force	Participation rate	Population	Labour force	Participation rate
<b>All ages (15+)</b>	<b>10,422,100</b>	<b>7,957,800</b>	<b>76.4%</b>	<b>10,882,600</b>	<b>6,517,100</b>	<b>59.9%</b>
45 to 49 years	820,600	764,200	93.1%	816,900	623,100	76.3%
45	178,300	166,700	93.5%	175,900	137,200	78.0%
46	167,600	156,700	93.5%	167,900	129,900	77.4%
47	164,500	153,400	93.3%	164,400	126,700	77.0%
48	161,300	150,100	93.1%	158,700	119,500	75.3%
49	148,900	137,200	92.2%	150,100	109,900	73.2%
50 to 54 years	663,100	593,700	89.5%	659,800	438,400	66.4%
50	144,700	132,300	91.4%	143,100	101,900	71.2%
51	136,700	123,700	90.5%	135,100	92,800	68.7%
52	133,000	119,500	89.8%	131,400	87,700	66.7%
53	127,100	112,600	88.6%	126,900	81,000	63.8%
54	121,700	105,600	86.8%	123,300	75,000	60.8%
55 to 59 years	601,300	470,600	78.3%	616,300	307,800	49.9%
55	122,700	103,600	84.4%	126,900	72,100	56.8%
56	120,600	98,600	81.8%	122,000	65,800	53.9%
57	117,000	91,900	78.6%	120,200	60,300	50.1%
58	119,700	89,900	75.1%	124,000	57,600	46.5%
59	121,300	86,500	71.3%	123,200	51,900	42.1%
60 to 64 years	568,200	307,200	54.1%	599,500	168,700	28.1%
60	120,900	78,100	64.6%	124,300	46,000	37.0%
61	117,200	68,800	58.7%	121,400	39,000	32.1%
62	112,500	60,600	53.9%	118,100	32,300	27.3%
63	111,200	54,900	49.4%	119,600	28,200	23.6%
64	106,400	44,800	42.1%	116,100	23,300	20.1%
<b>All seniors</b>	<b>1,259,800</b>	<b>181,500</b>	<b>14.4%</b>	<b>1,672,500</b>	<b>94,400</b>	<b>5.6%</b>
65 to 69 years	485,000	106,000	21.9%	572,000	55,100	9.6%
65	104,400	31,200	29.8%	117,500	16,400	13.9%
66	101,100	23,600	23.4%	117,200	12,300	10.5%
67	96,800	20,000	20.7%	114,900	10,400	9.1%
68	92,700	16,600	17.9%	111,500	8,500	7.6%
69	90,000	14,600	16.3%	110,900	7,400	6.7%
70 to 74 years	350,400	44,100	12.6%	445,500	21,300	4.8%
70	84,600	12,600	14.9%	105,200	6,000	5.7%
71	78,900	10,400	13.2%	98,000	5,200	5.3%
72	65,600	7,600	11.5%	85,500	3,900	4.6%
73	62,300	7,200	11.5%	80,400	3,200	4.0%
74	59,100	6,300	10.6%	76,400	2,900	3.9%
75 to 84 years	361,700	26,800	7.4%	535,000	14,600	2.7%
85 +	62,700	4,600	7.3%	120,000	3,500	2.9%

Source: 1991 Census of Canada, special tabulations.





**Table A6.2****Work Activity in 1990 by Sex, Persons 15+ and Persons 45+, by Age, Canada, 1991 Census Data**

Age	Population (1)	Total worked in 1990 (full-time + part-time) (2)	Worked mostly full-time (3)	Worked, as percent of population (2) / (1) (4)	Full-time, as percent of total worked (3) / (2) (5)	Mean number of weeks worked (6)
<b>Male</b>						
<b>All ages (15+)</b>	<b>10,422,100</b>	<b>8,138,000</b>	<b>7,157,200</b>	<b>78.1%</b>	<b>87.9%</b>	<b>42.7</b>
45 to 49 years	820,600	763,100	733,600	93.0%	96.1%	46.7
50 to 54 years	663,100	597,100	570,300	90.1%	95.5%	46.4
55 to 59 years	601,300	489,000	455,400	81.3%	93.1%	45.1
60 to 64 years	568,200	345,000	303,600	60.7%	88.0%	42.8
60	120,900	86,100	77,500	71.2%	90.1%	43.7
61	117,200	76,900	68,700	65.6%	89.3%	42.8
62	112,500	67,800	59,400	60.3%	87.6%	42.8
63	111,200	61,400	53,100	55.2%	86.5%	42.4
64	106,400	52,900	45,000	49.7%	85.1%	41.8
<b>All seniors</b>	<b>1,259,800</b>	<b>227,100</b>	<b>154,700</b>	<b>18.0%</b>	<b>68.1%</b>	<b>39.2</b>
65 to 69 years	485,000	137,900	101,100	28.4%	73.3%	39.2
65	104,400	44,600	36,600	42.7%	81.9%	40.3
66	101,100	31,600	23,700	31.3%	75.0%	37.3
67	96,800	24,400	16,600	25.2%	68.0%	39.6
68	92,700	20,100	13,000	21.6%	64.8%	39.2
69	90,000	17,200	11,200	19.2%	65.1%	39.4
70 to 74 years	350,400	52,800	32,200	15.1%	60.9%	39.0
75+	424,400	36,300	21,500	8.6%	59.1%	41.7
<b>Female</b>						
<b>All ages (15+)</b>	<b>10,882,600</b>	<b>6,796,300</b>	<b>4,787,600</b>	<b>62.5%</b>	<b>70.4%</b>	<b>40.8</b>
45 to 49 years	816,900	635,300	484,100	77.8%	76.2%	44.6
50 to 54 years	659,800	454,200	337,000	68.8%	74.2%	44.2
55 to 59 years	616,300	332,100	232,200	53.9%	69.9%	43.2
60 to 64 years	599,500	198,400	130,800	33.1%	65.9%	41.8
60	124,300	53,200	35,700	42.8%	67.2%	42.5
61	121,400	45,300	30,400	37.3%	67.0%	41.8
62	118,100	37,800	24,900	32.0%	66.0%	41.7
63	119,600	33,300	21,400	27.8%	64.4%	41.5
64	116,100	28,800	18,400	24.8%	63.8%	41.1
<b>All seniors</b>	<b>1,672,500</b>	<b>121,900</b>	<b>63,300</b>	<b>7.3%</b>	<b>52.0%</b>	<b>38.6</b>
65 to 69 years	572,000	75,500	40,700	13.2%	53.9%	38.6
65	117,500	24,600	15,100	20.9%	61.4%	39.9
66	117,200	17,600	9,400	15.0%	53.6%	36.9
67	114,900	13,200	6,700	11.5%	51.0%	39.0
68	111,500	10,800	5,100	9.7%	46.9%	38.6
69	110,900	9,400	4,400	8.5%	47.1%	38.0
70 to 74 years	445,500	25,900	12,000	5.8%	46.2%	38.5
75+	654,900	20,400	10,600	3.1%	52.1%	40.1

Note: The denominator used in the calculation of the mean number of weeks worked (Col. 6) includes only persons who worked in 1990 (Col. 2).

Source: 1991 Census of Canada, special tabulations.



**Table A6.3**  
**Population and Mean Income by Sex, Labour Force Activity and Education,**  
**Seniors and Persons 25 to 64, Canada, 1991 Census**

Sex	Labour force activity	Education	Age group	Mean income	Population	
					Count	Percent
(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>Males</b>	Worked	L	25 to 64	\$27,600	597,400	8.44%
			65+	\$27,600	63,200	5.05%
		M	25 to 64	\$32,200	2,067,800	29.21%
			65+	\$38,900	67,800	5.42%
		H	25 to 64	\$41,800	3,790,900	53.56%
			65+	\$53,300	95,500	7.63%
	Did not work	L	25 to 64	\$12,200	198,400	2.80%
			65+	\$15,600	435,600	34.79%
		M	25 to 64	\$15,500	211,500	2.99%
			65+	\$21,300	313,500	25.04%
		H	25 to 64	\$19,000	212,200	3.00%
			65+	\$28,000	276,600	22.09%
<b>Females</b>	Worked	L	25 to 64	\$15,000	343,800	5.36%
			65+	\$17,900	27,100	1.63%
		M	25 to 64	\$18,600	1,887,200	29.42%
			65+	\$24,400	47,500	2.86%
		H	25 to 64	\$25,500	3,105,800	48.42%
			65+	\$29,300	46,800	2.82%
	Did not work	L	25 to 64	\$7,900	277,800	4.33%
			65+	\$11,500	622,000	37.55%
		M	25 to 64	\$9,200	441,900	6.89%
			65+	\$14,400	584,200	35.27%
		H	25 to 64	\$11,500	357,900	5.58%
			65+	\$20,200	328,900	19.85%

Notes: Col. 2 - Labour force activity refers to 1990, as reported in the 1991 Census.  
Col. 3 - Education refers to "highest level of schooling attained"; the three categories shown are:  
L = less than secondary; M = secondary; H = post-secondary.  
Col. 7 - Percentages shown are per 100 persons 25 to 64 of a given sex, or per 100 seniors of a given sex, depending on the line in question. The percentages were calculated from un-rounded absolute numbers.

The standardized incomes of seniors by sex, as reported in Chapter 6.3, may be calculated from the mean income and the percent distribution shown in Cols. 5 and 7, respectively.

Source: 1991 Census of Canada, special tabulation.



Table A8.1

# Leading Causes of Death by Sex, the Total Population and Seniors by Age Group, Canada, 1989

	Age group							
	All ages	65+	65 to 69 years	70 to 74 years	75 to 79 years	80 to 84 years	85+	Seniors/total
A. Deaths – absolute numbers								
Male								
Diseases of the circulatory system	40,659	31,542	5,146	6,201	6,978	6,226	6,991	0.78
– Ischaemic heart disease	25,895	19,380	3,533	4,155	4,356	3,654	3,682	0.75
– Stroke	6,122	5,224	596	795	1,171	1,174	1,488	0.85
Cancer	28,345	19,055	4,575	4,576	4,354	3,144	2,406	0.67
Respiratory diseases	9,243	8,120	903	1,275	1,805	1,780	2,357	0.88
All other causes	25,900	11,500	2,000	2,100	2,400	2,300	2,800	0.45
All causes	104,104	70,261	12,596	14,130	15,508	13,473	14,554	0.67
Female								
Diseases of the circulatory system	37,004	33,599	2,591	3,807	5,863	7,147	14,191	0.91
– Ischaemic heart disease	19,601	17,841	1,579	2,290	3,312	3,811	6,849	0.91
– Stroke	8,261	7,511	430	718	1,214	1,722	3,427	0.91
Cancer	22,955	15,226	3,238	3,266	3,236	2,685	2,801	0.66
Respiratory diseases	6,914	6,135	453	726	1,027	1,183	2,746	0.89
All other causes	20,000	13,600	1,300	1,700	2,400	2,800	5,500	0.68
All causes	86,852	68,545	7,579	9,462	12,476	13,803	25,225	0.79
B. Deaths – percentage by cause of death per 100 total deaths								
Male								
Diseases of the circulatory system	39.1	44.9	40.9	43.9	45.0	46.2	48.0	
– Ischaemic heart disease	24.9	27.6	28.0	29.4	28.1	27.1	25.3	
– Stroke	5.9	7.4	4.7	5.6	7.6	8.7	10.2	
Cancer	27.2	27.1	36.3	32.4	28.1	23.3	16.5	
Respiratory diseases	8.9	11.6	7.2	9.0	11.6	13.2	16.2	
All other causes	24.8	16.4	15.7	14.7	15.3	17.2	19.2	
All causes	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Female								
Diseases of the circulatory system	42.6	49.0	34.2	40.2	47.0	51.8	56.3	
– Ischaemic heart disease	22.6	26.0	20.8	24.2	26.5	27.6	27.2	
– Stroke	9.5	11.0	5.7	7.6	9.7	12.5	13.6	
Cancer	26.4	22.2	42.7	34.5	25.9	19.5	11.1	
Respiratory diseases	8.0	9.0	6.0	7.7	8.2	8.6	10.9	
All other causes	23.0	19.8	17.1	17.6	18.8	20.2	21.8	
All causes	100.0	100.0	100.0	100.0	100.0	100.0	100.0	



Table A8.1

# Leading Causes of Death by Sex, the Total Population and Seniors by Age Group, Canada, 1989 – Concluded

	Age group							Seniors/total
	All ages	65+	65 to 69 years	70 to 74 years	75 to 79 years	80 to 84 years	85+	
C. Age and cause-specific death rates (per 100,000 population)								
Male								
Diseases of the circulatory system	314.5	2,546.0	1,100.7	1,879.1	2,961.8	4,852.7	9,020.6	8.10
– Ischaemic heart disease	200.3	1,564.3	755.7	1,259.1	1,848.9	2,848.0	4,751.0	7.81
– Stroke	47.4	421.7	127.5	240.9	497.0	915.0	1,920.0	8.91
Cancer	219.2	1,538.1	978.6	1,386.7	1,848.0	2,450.5	3,104.5	7.02
Respiratory diseases	71.5	655.4	193.2	386.4	766.1	1,387.4	3,041.3	9.17
All other causes	200.0	931.7	421.8	629.7	1,005.9	1,810.6	3,612.9	4.66
All causes	805.2	5,671.2	2,694.3	4,281.8	6,582.3	10,501.2	18,779.4	7.04
Female								
Diseases of the circulatory system	278.4	1,948.1	463.5	887.2	1,731.0	3,260.5	7,941.2	7.00
– Ischaemic heart disease	147.4	1,034.4	282.5	533.7	977.9	1,738.6	3,832.7	7.02
– Stroke	62.1	435.5	76.9	167.3	358.4	785.6	1,917.7	7.01
Cancer	172.7	882.8	579.2	761.1	955.4	1,224.9	1,567.4	5.11
Respiratory diseases	52.0	355.7	81.0	169.2	303.2	539.7	1,536.7	6.84
All other causes	150.3	787.7	232.0	387.6	693.8	1,271.9	3,070.5	5.24
All causes	653.3	3,974.3	1,355.8	2,205.1	3,683.5	6,297.0	14,115.8	6.08
D. Population estimates, in 000s								
Males	12,929.2	1,238.9	467.5	330.0	235.6	128.3	77.5	10%
Females	13,294.0	1,724.7	559.0	429.1	338.7	219.2	178.7	13%

Source: Statistics Canada, CCHI, 1990. *Leading Causes of Death at Different Ages, 1989.*

**Table A8.2**

**Days Stayed in Hospital, by Sex, the Total Population and Seniors by Age Group, Selected Causes, Canada, 1989/90**

Cause of stay and sex	Age group				Seniors/total, percent
	All ages	65+	65 to 74 years	75+	
A. Days stayed in hospital – absolute numbers					
Male					
Diseases of the circulatory system	3,766,670	2,632,500	1,123,870	1,508,630	70%
Cancer	1,719,990	1,069,100	543,140	525,950	62%
Respiratory diseases	1,594,740	927,520	340,740	586,790	58%
Mental disorders	1,975,610	807,850	288,490	519,360	41%
Diseases of the nervous system	1,443,190	794,190	323,760	470,430	55%
All other causes	7,164,730	3,155,550	1,328,650	1,826,900	44%
All causes	17,664,920	9,386,710	3,948,650	5,438,060	53%
Female					
Diseases of the circulatory system	4,225,050	3,591,920	930,350	2,661,570	85%
Cancer	1,838,850	1,011,160	460,620	550,540	55%
Respiratory diseases	1,413,910	868,440	257,630	610,810	61%
Mental disorders	2,908,700	1,587,500	385,140	1,202,360	55%
Diseases of the nervous system	1,839,980	1,129,700	370,920	758,790	61%
All other causes	11,490,430	5,266,950	1,553,470	3,713,480	46%
All causes	23,716,900	13,455,680	3,958,130	9,497,550	57%
B. Days stayed in hospital – percentages by cause, per 100 days for all causes					
Male					
Diseases of the circulatory system	21.3%	28.0%	28.5%	27.7%	
Cancer	9.7%	11.4%	13.8%	9.7%	
Respiratory diseases	9.0%	9.9%	8.6%	10.8%	
Mental disorders	11.2%	8.6%	7.3%	9.6%	
Diseases of the nervous system	8.2%	8.5%	8.2%	8.7%	
All other causes	40.6%	33.6%	33.6%	33.6%	
All causes	100.0%	100.0%	100.0%	100.0%	
Female					
Diseases of the circulatory system	17.8%	26.7%	23.5%	28.0%	
Cancer	7.8%	7.5%	11.6%	5.8%	
Respiratory diseases	6.0%	6.5%	6.5%	6.4%	
Mental disorders	12.3%	11.8%	9.7%	12.7%	
Diseases of the nervous system	7.8%	8.4%	9.4%	8.0%	
All other causes	48.4%	39.1%	39.2%	39.1%	
All causes	100.0%	100.0%	100.0%	100.0%	

Table A8.2

**Days Stayed in Hospital, by Sex, the Total Population and Seniors by Age Group, Selected Causes, Canada, 1989/90 – Concluded**

Cause of stay and sex	Age group				Seniors/total, percent
	All ages	65+	65 to 74 years	75+	
C. Days in hospital per person					
Male					
Diseases of the circulatory system	0.29	2.10	1.40	3.37	724%
Cancer	0.13	0.85	0.68	1.17	644%
Respiratory diseases	0.12	0.74	0.42	1.31	602%
Mental disorders	0.15	0.65	0.36	1.16	423%
Diseases of the nervous system	0.11	0.63	0.40	1.05	570%
All other causes	0.55	2.52	1.66	4.08	456%
All causes	1.36	7.51	4.92	12.13	552%
Female					
Diseases of the circulatory system	0.32	2.06	0.94	3.56	650%
Cancer	0.14	0.58	0.46	0.74	421%
Respiratory diseases	0.11	0.50	0.26	0.82	470%
Mental disorders	0.22	0.91	0.39	1.61	417%
Diseases of the nervous system	0.14	0.65	0.37	1.01	470%
All other causes	0.86	3.02	1.56	4.97	351%
All causes	1.78	7.72	3.98	12.70	434%
D. Population estimates, in 000s					
Males	12,952.3	1,250.7	802.5	448.2	10%
Females	13,323.8	1,742.0	994.1	747.9	13%

Notes: Morbidity data refer to fiscal 1989/90; population counts (used as denominator for calculating Panel C) are estimates for October 1, 1989.

In this table, "cancer" includes "malignant neoplasms" as well as "benign and other neoplasms"; in the previous Table 8.1 on mortality, "cancer" referred to "malignant neoplasms" only.

Source: Statistics Canada, CCHI, 1992. *Hospital Morbidity, 1989-90*. Health Reports, Vol 4:1, Suppl. 1: Ottawa: Dept. IST, Cat. No. 82-003S1.



# Profile of Canada's Seniors

Statistics Canada

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